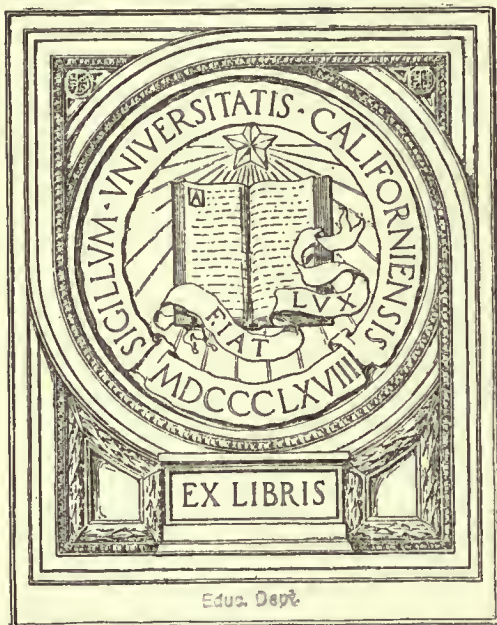


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TEACHER'S REFERENCE BOOK

FOR

Marshall's Business English

This little hand-book has been prepared by the author of *Marshall's Business English*, as an aid to busy teachers who can not always spare the time to look up the details in such of the exercises as involve points of grammar, construction, and word selection. The correct answers or sentences are given for all those exercises in the text, where a presentation of acceptable answers might be of aid to the teacher.

EXERCISE 15—Page 12.

1. I feel bad.
2. The vessel arrived safe.
3. They walked slowly.
4. You are looking bad (or ill).
5. He stood silent.
6. They sat quiet.
7. He plays badly.
8. His voice sounds loud.
9. Please remain quiet here until I return.
10. The sentence sounds bad.
11. He crept silently into the room.
12. The garments look nice (or well).
13. He looks suspicious, and probably distrusts us.
14. He looked suspiciously about him and entered the room slowly.
15. The rose I recommended smells fragrant and blooms luxuriantly.
16. He stood thoughtful for a moment, and then went quietly from the room.
17. He stood defiant and sounded his bugle loudly enough to be heard by his distant troopers.
18. He lay quiet for a time, then arose and passed swiftly from the room.
19. She remained helpless at home.
20. He tried hard to win the prize.
21. The genuine coin rings true.
22. The child slept quiet till morning.
23. He looked angrily at us.

EXERCISE 16—Page 13.

Phrase.	Class.	Office.
from the High School	prep.	adj. mod. of boys
with the eleven	prep.	adv. mod. of played
from our College	prep.	adj. mod. of eleven
to be	verbal	subject
of men	prep.	adj. mod. of leader
In a good cause	prep.	adj. mod. of leader
has been considered	verbal	predicate
had come	verbal	predicate
to town	prep.	adv. mod. of had come
on Tuesday	prep.	adv. mod. of had come
until Saturday	prep.	adv. mod. of remained
having mailed the letter	verbal	independent
with all haste	prep.	adv. mod. of returned
to the hotel	prep.	adv. mod. of returned
by and by	irreg.	adv. mod. of may learn
of courtesy	prep.	adj. mod. of value
in any one	prep.	adv. mod. of inexcusable
can afford	verbal	predicate
of a dictionary	prep.	adj. mod. of cost
in Scotland	prep.	adj. mod. of maidens
by far	irreg.	adv. mod. of lovely
at once	prep.	adv. mod. of decided
to invest	verbal	obj. comp. of decided
in stocks	prep.	adv. mod. of invest
had expected	verbal	predicate
to meet	verbal	obj. comp. of had expected
in the morning	prep.	adv. mod. of meet
to discuss	verbal	adv. mod. of meet

with him	prep.	adv. mod. of discuss
at the time	prep.	adv. mod. of thinking
of your visit	prep.	adj. mod. of visit
of lending	prep.	adv. mod. of thinking
to Mr. Hart	prep.	adv. mod. of lending

EXERCISE 17—Page 14.

1. I did not know it was she.
2. We saw Mary and her; we are sure it was they.
3. Yes, it is indeed he.
4. Just between you and me, it is my opinion that he and George will disagree.
5. I did not allude to either you or her.
6. They suppose it to be me, but it is he.
7. Neither Charles nor she was to blame.
8. The estate goes to them and their brother.
9. We were met at the station by them and their friends.
10. They thought it was we, but it was he and Walter.
11. It was unkind of Kate and her to speak that way, for it was not we who were to blame.
12. It was through Frank and her that word was sent to Max and me.
13. I have always thought that it was he.
14. I wish you were more like him.
15. It was Henry and I who did it.
16. It will be she, not Ethel, who will win the prize.
17. Had it been we, both Fred and she would have known it.
18. I was afraid that it might be she.
19. Notwithstanding our assurances, he believed it to be them.

EXERCISE 18—Page 16.

chiefs, noes, Professors Miller, analyses, halves, cargoes, tooth-brushes, series, roofs, mulattoes, major-generals, stepsons, hoofs, beeves, beaux, amanuenses, volcanoes, genera, solos, mesdames, pianos, seraph or (Hebrew) seraphim, echoes, loaves, octavos, Germans, vertebrae, selves, tornadoes, forget-me-nots, radl or radluses, safes, women, nebulae, theses, sons-in-law, chrysalides, aldes le-camp, Messrs., men-servants, Mesdames, hangers-on, crises, spoonfuls, termini, Misses Wright or Miss Wrights.

EXERCISE 19—Page 17.

Singular—hysterics, nebula, dogma.

Plural—vertebrae, tidings, bitters, suds, oats, ashes, bellows, errata, assets, effluvia, larvae, trousers.

Singular or Plural—paraphernalia, committee, couple, dozen, heathen, band, odds, fish, school, company, team, measles, family, species, flock.

EXERCISE 21—Page 18.

cattle's, Kansas', brother-in-law's, oxen's, flies', Governor of Maine's, Charles', Court-martial's, Misses Barnes', woman's, women's, gentlemen's, gentleman's, monkeys', men-servants', fox's, man-of-war's, sons-in-law's.

EXERCISE 22—Page 18.

1. He asked pay for two days' work.
2. We could see the edge of the precipice.
3. He bought three tailor's geese at auction.
4. Both Lee's and Grant's military maneuvers will always be famous.
5. They sell boys' hats and men's coats.
6. The book belongs to Fred, my school mate's friend.
7. I bought the wrap at Martin & Wright's.

8. My friend's (or friends') sister is a poetess.
9. King Edward is the German Emperor's uncle.
10. We own both Webster's and Worcester's dictionaries.

EXERCISE 27—Page 23.

1. Neither Frank nor I am to go.
2. A flock of birds was seen above the lake.
3. The family are all at home.
4. The jury are not agreed as to the evidence.
5. Henry, not his sisters, is to go.
6. Bread and milk is wholesome food.
7. Rats and mice are vermin.
8. A pair of twins were lying on the couch asleep.
9. The committee were dining in their apartments.
10. Neither the daughter nor the mother is ill.
11. Either the soldier or his officers are to blame.
12. The goods were purchased at a discount.
13. The acoustics of the hall is unsatisfactory to the society.
14. Everybody was invited.
15. A basket of eggs was on the table.
16. The couple have enjoyed their visit.
17. One faction in the convention favors Jones and refuses to support Robinson.
18. Every one of us was absent.
19. Fifty dollars was paid for the rent.
20. Five pounds of salt is needed.
21. Twenty years of his life was spent in Paris.
22. Fifteen pounds is the exact weight.
23. Fifteen cents was contributed by the teacher, and seventy-five cents, in all, was raised.
24. Five hundred bushels of potatoes was the quantity sold in March.
25. Five silver dollars were given to me today.

EXERCISE 28—Page 25.

1. The wind blew very hard.
2. They did it well.
3. He ran away (or has run away).
4. He laid the book on the table.
5. The bill has been paid.
6. They swam (or have swum) the river.
7. He lay down on the grass.
8. Will the bread rise?
9. The General had felled trees, etc.
10. He came home yesterday.
11. He taught me to play tennis.
12. She has sat there for an hour.
13. They ate (or had eaten) the bread.
14. He drank a pint of milk.
15. Had I seen him first, I would not have gone.
16. I am almost frozen.

EXERCISE 33—Page 27.

Verbal.

thriving
having purchased
learned
broken
being advised

Office.

mod. of business
parenthetical, or absolute
mod. of man
mod. of man
mod. of shall take (reason)

rising	mod. of market
knowing	mod. of advised (reason)
to accept	obj. comp. of advised
to be prepared	subject of was
having been informed	mod. of is to leave (reason)
to leave	att. comp. of is
bathing	subject of is
eating	obj. of prep. after
drawn	mod. of battle
yielding	absolute or "independent"
stolen	mod. of property
proving	obj. of prep. by
having supplied	mod. of expected (reason)
written	mod. of instructions
to follow	obj. comp. of expected

EXERCISE 34—Page 29.

- Had I known you were not coming, I should not have sat there so long.
- The majority of men are inclined to justice.
- Clay admired Webster more than he did Calhoun.
- I have not told him, and never will tell him.
- Since that time there have been several disputes.
- She besought him to spare her boy.
- He taught me to file letters.
- She had lain down for a moment's rest.
- Beef and poultry are scarce, but fish is to be found in all the markets.
- It was your business to secure as many orders as possible, and to be on the lookout for orders all the time.
- His crime having been discovered, he fled to South America.
- I have not agreed, and will not agree, to his proposal.
- The jury was out two hours before it returned its verdict.
- I should like to have met him (or I should have liked to meet him).
- The tree was felled by my brother in 1890 and it has lain there ever since.
- Every one of us was asked to bring his books.
- You have not done your work heretofore, but I will see to it that you do it hereafter.
- The measles has broken out and half the school are absent.
- You have not done it, but you ought to do it.
- Shall I recite to you in the classroom or the study-hall?
- In business education, are to be found the shortest roads to success.

EXERCISE 35—Page 29.

- The mercury has fallen ten degrees.
- The General, with his aids, then entered, and was at once conducted to the President's box.
- Every one of us has known about it.
- It was plain that the majority of the voters were for Wilson.
- A number of hats were offered for sale.
- The greater number of our marriages are happy.
- Since the passage of the law, gold has steadily flowed into the treasury.
- Her nurse seated her in the big chair.
- One hundred dollars has been subscribed.

8. My friend from Chicago whom I invited to visit me will arrive on Monday.
9. They are persons whom we believe to have done wrong.
10. They are persons who we think have done wrong.

NOTE.—Here the relative is the subject of the clause.

EXERCISE 41—Page 37.

NOTE.—There may be many ways of writing these sentences acceptably. The following are suggested:

1. We have secured excellent board with a widow who resides near the college.
2. My tooth is aching severely and I think I must have it extracted.
3. Allow me to thank you heartily for your very generous praise.
4. I must get a dictionary; without it, I cannot tell what words to use.
5. I went all the way to town before I was able to see him.
6. It is very strange that he said nothing to me about it.
7. His clothes were bought before his father's remittance reached him.
8. He has failed completely, just as I thought he would.
9. From the appearance of the sky, I think it will rain.
10. P. C. Sullivan's home was burned late last night. The firemen did their best, but nothing could be saved. The misfortune is a severe one, as the family is needy.

EXERCISE 45—Page 40.

1. He has chosen teaching as his vocation.
2. He will pay the remainder of the debt in March.
3. Himself, open-souled as the day, he had a strong aversion to all hypocrites.
4. He manifested a decided dislike to the proposal.
5. You must not expect much of me, as I am only a beginner.
6. The foreign vote of Chicago is large (aliens are not allowed to vote).
7. His reputation for truthfulness is not above question.

EXERCISE 46—Page 41.

1. Our hardware business is prosperous, and we have many customers.
2. A Chicago buyer has taken most of this season's product.
3. We finished a large part of the work today.
4. What he said (or wrote) about his partner made him solicitous (or anxious).
5. That Harper was not successful as a salesman was the general opinion of his fellow employees.
6. He sold all his stock to the combination (or syndicate) at ninety-five, before asking for an increase in his salary. After the transaction, he addressed the directors of the old company, and the newspapers gave liberal notices. A few days later, he bought a men's furnishing store.

EXERCISE 48—Page 43.

1. He asserts (or says, or maintains) that he has done the work.
2. I suspect that he is deceiving us.
3. We claim that the debt has been paid in full.
4. May I be excused this afternoon?

5. I have adjusted our difficulty with Rogers; he is to pay our bill for previous expenses, and we are to repair his pump satisfactorily, or else supply him with a new one.
6. I must have my report by Saturday, or lose my position.
7. He planned (or expected) to sell us a bill of goods.
8. We greatly enjoyed the concert; it was certainly better than the one we attended last week.
9. I have a good reason for my distrust, and I am determined that he shall not get the advantage of me again.
10. It was extremely irritating to be imposed on in that way.

EXERCISE 49—Page 45.

1. He taught me all I know about bookkeeping.
2. I remember his father very well.
3. We do not deal with the Hammond company.
4. I predict that he will be bankrupt within a year.
5. He was reared in Ohio.
6. His injury did not occur until January.
7. He is staying with his brother.
8. We have paid for the office furniture.
9. Did you say that he is to come next week?
10. We settled that account, giving them our note for the balance.

EXERCISE 50—Page 45.

1. I forget who it was that supplied the money for the enterprise.
2. They have revived an old claim against the company, and wish me to act as referee in the matter.
3. I remember him as a boy, and regarded him as a bright fellow (or youth).
4. He was with us as a clerk for a while, but we finally got rid of him (or let him go).
5. He talked earnestly, even gesticulating like an orator, but our firm does not seem enthusiastic over his proposal.

EXERCISE 51—Page 46.

1. His wound is serious, but we do not consider it dangerous.
2. I was unaware of his presence, but was conscious of a peculiar feeling that I was not alone.
3. Each of the firms competed for our business (or custom, or trade).
4. That he could do such a thing, seems incredible.
5. I am weary of your excuses; none of your trips has yielded any exceptional results.

EXERCISE 52—Page 48.

1. We raised fewer chickens this year than last.
2. He bought as much as twenty tons of hay.
3. He sold as many as six dozen eggs.
4. I shall hardly be able to get out a statement by Saturday.
5. I sold scarcely enough goods on that trip to pay hotel bills.
6. It seems to me that your plan is not practicable.
7. His teaching was not practical.
8. It would not be practicable to use your machine in our factory.
9. The poor fellow is very sensitive to criticism.
10. He is quite sensible of his deficiencies.

As Corrected.

1. He is likely to lose his temper and order us out of his office.
2. It was a charming book, and we enjoyed it greatly.
3. This book has fewer pages than the other; we will use as many as a dozen per month.
4. Unless you attend to business more closely, you are likely to be discharged.
5. He is severely, but not seriously ill.
6. He is a very successful salesman.
7. I am so hoarse I can hardly speak.
8. We were much pleased to learn that your first three orders were so large. Be sure to visit all the neighboring towns.

EXERCISE 55—Page 52.**For Correction.**

1. He had no defense against the charge.
2. His interference hindered us in getting the building ready.
3. The handles are made by machines.
4. There is no necessity for the firm's going in debt.
5. He does not like to part with his money.
6. He helped me with both money and encouragement.
7. I have no patience with people who show neglect of their work. (or, I have no patience with people who neglect their work).
8. It was purchased at a good price.
9. His profits from the transaction were very large.
10. What security can you give me for my investment?

EXERCISE 58—Page 56.

1. The Evening Telegram announces the resignation of the Russian ambassador.
2. The Bishop is a genial gentleman; he holds the degrees of D. D. and LL. D. from Princeton, and has long been prominent in the councils of his church, that of the M. E. South.
3. The City Council met at 7 P. M. sharp with His Honor, Mayor Curtiss, in the chair, and at once proceeded to consider amendments Nos. 3 and 4 to Ordinance No. 35.
4. We consider logic an important subject; it is taken up in the Junior year, and we use Sims & Walker's text during the first semester, following this with "White's Elements."

EXERCISE 61—Page 62.

1. Now this order (singular circumstance, wasn't it?) was, in every particular, identical with the one received Apr. 14, 1913.
2. On the 5th inst., the will of the late Gen. A. T. Joyce was admitted to probate. In addition to the bequests mentioned in the Times of Monday, are the following: To Sarah Miller, an old servant, a house and lot in Dayton, Mich.; to Henry Harmon, a Cornell student, Class of '06, a copy of the Century Dictionary.
3. Ralph seemed in high spirits. "Don't be cast down, boys," he remarked playfully; "remember Uncle Zach's old saying, 'Cheer up, the worst is yet to come.' Great old chap, Uncle Zach. How I'd like to see him!"
4. I have read Chapter XVIII. carefully, and found there an allusion to II Cor. ix. 12, which, to me, is not entirely clear.

5. "Bosh!" exclaimed the old gentleman, bringing down his cane with emphasis. "when you quote that silly old saying, 'Boys will be boys,' you mean, simply, that boys ought to be allowed to do all sorts of wrong things, just because they are boys."

EXERCISE 62—Page 64.

1. When you make up your list of needed office employees, you should not overlook the importance of our advertising system.
2. With a lot of men cracking jokes at my elbow, it will be difficult for me to attend to your correspondence properly.
3. Students, on their way to school, should not throw stones at cows or other animals.
4. While in a state of beastly intoxication, your representative called to show us your goods, (or, Your representative recently called to show us your goods, and at the time, he was in a state of beastly intoxication.)
5. I remained until, with a surly look, he counted and handed me the money. He then left the office swearing like a pirate.
6. We sell better goods and at lower prices than do any of our competitors.
7. We are offering a handsome leather suit-case as a prize to our most successful salesman.
8. The very thought of your leaving, causes me distress.
9. Wanted by a single gentleman: apartments near the park. Must have steam heat and modern plumbing.
10. Children unaccompanied by adults will not be admitted by any of the attendants.
11. At half-past eight this evening, Dr. Varden will address the association on the subject of bathing before breakfast.
12. Just at dawn, a half dozen autocars crowded with laughing people came tearing along the deserted street, the chug-chugging of their motors making an unearthly din.
13. The poem was written, just for a pastime, by a friend of mine who died years ago.
14. I understand that the applicant is a one-legged man named Johnson.
15. My dear doctor, by your unremitting attention, you saved my life after I had been brought nearly to the point of death.

EXERCISE 5—Page 88.

- | | |
|--------------|---------------|
| 1. 3 cents. | 6. 8 cents. |
| 2. 14 cents. | 7. \$15.00. |
| 3. 16 cents. | 8. \$80.00. |
| 4. 18 cents. | 9. 23 cents. |
| 5. 9 cents. | 10. 40 cents. |

EXERCISE 14—Page 109.

1. Fire this morning partially destroyed Water Street warehouse. Loss ten thousand.
2. Proposition satisfactory. Can begin January 1. Wire confirmation.
3. Walter seriously ill. Pneumonia symptoms. If no improvement, will wire.
4. Johnson will accept ninety per month. Shall I close?
5. Shuttles shipped number eight. Must have number ten. Ship immediately.
6. Clarke failure seriously affects us. Cancel orders and return immediately.

7. Mason's Butler County majority two thousand. Undoubtedly elected.
8. Offered five thousand tons Hocking three ninety. Wire instructions immediately.
9. Coulter buying lard heavily. Shall I buy? Wire instructions.
10. Sell apples at two dollars. Hold potatoes until twentieth.
1. Arrived early today. Interviewed Henderson. Will close deal for bonus of ten thousand and twenty per cent of stock. Probably his best terms. Shall I close deal? Wire.
2. We suffered heavily through yesterday's fire. Both store-rooms destroyed. Little stock saved. Loss may reach thirty-five thousand. Insurance twenty thousand. Weeks before we can resume. Better come in at once.

EXERCISE 15—Page 110.

- | | |
|--------------|-------------|
| 1. \$6.50. | 4. \$15.00. |
| 2. \$1.65. | 5. \$11.40. |
| 3. 60 cents. | |

FOR GENERAL REVIEW—Page 129.**Nouns and Pronouns.**

Followed by is—calisthenics, politics, news, fish.

Followed by are—ashes, goods, morals, riches, tidings, dice, fish.

1. Men's hats.
2. Discoveries of science.
3. A women's rights meeting.
4. The cousin of my aunt's husband, or, My uncle's cousin.
5. The tires of the bicycle belonging to Frank's brother are punctured.
6. Correct.
7. We sell only men's sizes.
1. Whom do you see? Him and Harry.
2. He believed it to be us; but it was they.
3. I was the man who, they told me, was to be appointed.
4. Whom do you suppose it to be?
5. Both they and their confederates believed it to be us who exposed them.
1. It could not have been they.
2. Each of us returned to his work, or, All of us returned to work.
3. Everyone brought his lunch.
4. The book is not ours; it is hers.
5. He is a man whom I know to be honest.
6. He is a man who, I feel sure, is honest.
7. He does not cross his t's or dot his i's.
8. We saw several deer and caught a fine string of fish.
9. Neither of us had his lesson.
10. They came with Kate and me; but we do not know with whom else they are acquainted.
11. The contract must be signed both by you and your wife.
12. Everybody presented his ticket at the door.
13. You may make your complaint to whomever you like.
14. He was with Harry and me when his friend arrived.

ADJECTIVES AND ADVERBS—Page 130.

black, blacker, blackest; handsome, handsomer, handsomest; handy, handier, handiest; true, truer, truest; good, better, best; splendid, more splendid, most splendid; frank, franker, frankest; elegant, more elegant, most elegant; hearty, heartier, heartiest; humane, humaner or more humane, humanest or most humane.

Uncompared: perfect, superior, false, round and human.

1. We should try to look pleasant, even if we feel bad.
2. I have never seen a better specimen.
3. Correct.
4. We had a pleasant time, but were rather tired when we reached home.
5. We all looked serious after he ceased talking.
6. I saw him before his election.
7. I intended only to frighten him.
8. The house is badly in need of paint, or The house badly needs paint.
9. He stood silent for a minute or two, then walked slowly away.
10. I cannot run so swiftly as you.
11. She has seen none of them since Easter.
12. I have no use for that kind of people.
13. That light complexioned young man is very clever; isn't he?
14. I should not select that kind, as they are rather expensive.
15. He talks considerably, but not nearly so much as formerly.
16. His statement is more nearly complete than yours.
17. He has someone else's books.
18. Let everyone enjoy himself.
19. All of the five children quarreled with one another constantly.
20. Your work looks very well indeed.

VERBS—Page 130.

write, wrote, written; lie, lay, lain; talk, talked, talked; lay, laid, laid;
see, saw, seen; go, went, gone; sit, sat, sat; blow, blew, blown; set, set, set;
throw, threw, thrown.

1. Correct. (Odds is either singular or plural.)
2. Twenty dollars was paid for insurance.
3. He has not gone to the theatre for a month.
4. They laid him to rest in the old church yard last Wednesday.
5. She came to school last term.
6. I should have liked to meet him, or, I should like to have met him.
7. The committee are invited to dine at the Governor's mansion.
8. I fear I shall be unable to go.
9. A pair of twins were playing on the grass near the gate.
10. If I were you, I should refuse to go.
11. We have only ten dollars; we should have at least twenty.
12. Altogether, nearly two hundred dollars was raised.
13. Correct.
14. Fifty tons was sold in October. (The quantity is here being considered, not the number of tons.)
15. Several carloads of wheat were received. (If the quantity alone is considered, the sentence is correct.)
16. More than a thousand bushels of wheat was burned.
17. Were I to have pneumonia again, I think I should not recover.
18. The jury are dissatisfied with their quarters.
19. The committee includes a number of wealthy men.
20. The family have removed to California for their health, or, The family has removed to California on account of ill-health.
21. The leaders, not the union, are to blame.
22. Neither the councilmen nor the mayor is to blame.
23. The bridal pair were congratulated by their friends.
24. One basket of eggs were nearly all bad, (better, The eggs in one basket were nearly all bad).

MISCELLANEOUS ERRORS FOR WRITTEN REVIEW—Page 131.

1. It makes less noise than other machines and seldom requires repairing.
2. He does not use that kind of envelopes for his personal letters.
3. He seemed to feel bad about it at the time, but he has said nothing about it lately.
4. Try to see him today.
5. Neither he or I will agree to the arrangement, and just between you and me, I do not believe Mr. Harlan himself likes the plan very well.
6. I shall try to make the sale, but I am not at all sure that I shall succeed.
7. You are not the one I was looking for.
8. I shall try to see him immediately.
9. He praised his bravery highly, even comparing him to a lion.
10. This is very different from working at so much a week.
11. The gentleman proved to be no other than the president, or, The gentleman himself proved to be the president.
12. I honor him beyond all my friends.
13. I am younger than any one of my four brothers.
14. Have you a good pen today, Mark? If not, you must get one before beginning your writing.
15. Speak more distinctly, I can hardly understand you.
16. Did you ever know of my doing a thing like that?
17. Shall I return the goods that remain unsold?
18. The letter has lain on his desk for a week.
19. He was one of those boys who never do anything right.
20. I have no friend but him.
21. It is only laziness that causes her to do her work so poorly.
22. No one but Fred and me is to blame.
23. It was not until Thursday that I heard of his going to Boston.
24. It would have given me much pleasure to go.
25. He is a better penman than bookkeeper.
26. This is an old story about my friend Major Wilson, or, This is one of my friend Major Wilson's old stories.
27. This is a sketch by my brother when he was but sixteen, or, This sketch was made by my brother when he was but sixteen.
28. You must either deliver the goods yourself or get someone else to deliver them.
29. He is greatly pleased with the result.
30. Mr. B., who was an old bookkeeper and another member of the office force sometimes helped me also.
31. I have little use for this kind of people.
32. The rule relates only to words ending in final-e.
33. We have both Byron's and Moore's poems.
34. He issues orders as though he were the proprietor.
35. It is much the more costly of the two.
36. Neither of us is required to be at the office till eight.
37. Mr. A. and I were invited.
38. I did not go. Had I gone, I should probably have been chosen.

FOR ORAL REVIEW—Grammar—Page 132.

1. One does not know how many errors in grammar he makes, until his attention is called to them.
2. I shall be obliged to cancel our contract.
3. We have a complete stock of the latest styles.
4. He and Harry had thought it was we.
5. Every man has some good in him.

6. Nell is always afraid of cyclones.
7. I am so hoarse I can hardly speak.
8. I have nearly finished my new book.
9. For whom is this letter?
10. It is fifteen minutes of nine. (There is good authority for the expressions as given in the text.)
11. He is not so tall as I.
12. You study harder than he.
13. He was only slightly ill Monday, but is very much worse today.
14. But three or four people were present.
15. Five of us girls room together, and we quarrel with one another nearly every day.
16. A case of eggs was bought.
17. I cannot go unless you do.
18. He was seriously ill, but not really in danger.
19. As soon as I finished speaking, I started for home.
20. I fear I cannot well spare the money today.
21. If I had a new machine as Joe has, I could do much better.
22. We rode over, using a horse and buggy.
23. We shall have company to supper.
24. He asked me to bring him a morning paper.
25. We expect to go today.
26. He should not submit to it. If I were he, I would stand up for my rights.

MISUSED WORDS—Page 132.

1. I remember the date; it was June 1, 1913. I am sure of this, although I am often likely to forget dates.
2. Do you know when you will come to St. Louis again?
3. I was staying at the Palmer House at the time of the accident, or, Before the accident occurred, I was staying at the Palmer House.
4. At that school, every girl must take two hours' dictation a day.
5. Every dog has his day.
6. He is now a fair musician, and thinks of selecting music as a vocation.
7. After talking with him an hour or more, he did not seem as angry with us as with the Brown Company.
8. You would better bring your umbrella, as it is likely to rain.
9. His account was paid in part last month.
10. We have scarcely enough paper to last us until Saturday.
11. The book is full of errors, and we have been able to sell but a small part of the invoice.
12. He was not a good salesman, and in this respect I had the advantage of him.
13. You do not need to solicit us further, as our answer is final.
14. We have enough of this brand for present orders, but our supply is not sufficient to meet the demand that will come when the season opens.
15. Your conduct has alienated our patrons, and we feel that your actions are very unbecoming.
16. One person left our employ because he thought the occupation not healthful; this, of course, is a mistake.
17. He said that he had been exonerated from all blame in the matter.
18. When I bought the new machine, I thought that it would prove successful; but in this I was wrong.
19. He was killed in an accident about a year ago.
20. He was ill of pneumonia for a considerable time.
21. They have a neostyle in the office, but I am still rather awkward in using it.

22. You will have exceptional opportunities for making a success of your work.
23. I shall be very glad to meet you.
24. You should be more careful in addressing the envelopes.
25. He sent a post card (or postal), requesting an increase in salary.
26. I greatly enjoyed the ride to the beach; your new carriage is indeed a luxury.
27. Our statement was substantiated by the testimony of two of the witnesses.
28. He died of heart disease nearly a year ago.
29. He is unfriendly to our house, and I am determined to outdo him in that territory if possible.
30. The class of letters you write are likely to alienate our best customers.
31. As we were not in any hurry, we stayed at the park a while and listened to the music.
32. I left him about two o'clock, and boarded an electric car for Boston.
33. You may transcribe this letter now, and I will dictate the other later.
34. He seemed to feel some resentment towards me, but did not accuse me of neglecting my duties.
35. I suspect he has been tampering with the records, and I intend to watch him hereafter.
36. We were greatly pleased with the new machine; its work is certainly hard to excel.
37. He contends that we are prejudiced against him, but this is not so; we have treated him the same as we have treated others.
38. The profits on this work are rather small.
39. We think you should be satisfied with what you have already received.
40. We wish to inform you that your shipment of June 1 is received.
41. We are glad to say that your conduct has been entirely satisfactory.
42. May I speak with you a few minutes regarding a business matter?
43. He has paid the bill, and I have received the money. You will find enclosed a check for the amount.
44. You must stop allowing such heavy discounts. The house will not approve of it.
45. He was reared in Maine and is well informed as to the lumber business.
46. There has been a general rise in prices, and I think they will go even higher.
47. He has had an attack of nervous prostration, but is now entirely recovered.
48. We reached an agreement as to the matter today, and I think the arrangement is a good one for us.
49. We are expecting a heavy trade for this winter.
50. Bad weather has prevented my calling at more than two or three towns this week, but I hope for a better record for next week.
51. Our house usually contributes liberally to all benevolent enterprises.

To Aid You to Examine "Marshall's Business English"

1. Short crisp lessons with something interesting to do in connection with each. See pages 18-19.
2. The most needed matters of grammar covered in the first twenty-five lessons. Note novel treatment of verbs, pages 19 to 23.
3. Please notice the interesting lessons on the use and misuse of words, pages 39 to 54.
4. Teachers praise the careful study of details, as to form and appearance of letters, postage, enclosures, etc., pages 57 to 89.
5. May we ask your especial attention to the natural and business-like phraseology of the model business letters beginning on page 90?
6. Please do not overlook the special lessons on telegraphing, the use of the telephone, advertising, social correspondence, payments and remittances, etc., pages 106 to 130; also the fine line of special review work given on pages 130 and 135.

The rather unusual form of this text was chosen, in order to provide for "life size" letters, envelopes, business forms, etc.

We have prepared a special package of stationery, blanks, imitation postage stamps, etc., for the students' convenience in preparing the lessons. This package is not indispensable, of course, but it contains just what is needed and is sold for much less than the student would ordinarily pay at the local stationers. There is also a teacher's reference book or "Key" for all work requiring correction.

GOODYEAR-MARSHALL PUBLISHING CO. :: Cedar Rapids, Iowa



BUSINESS ENGLISH

• A Course in Practical Grammar and Business Correspondence for Commercial Schools

—BY—

CARL C. MARSHALL

Author of "Essentials of English," Bookkeeping and Business Training," Etc.

NINTH EDITION

CEDAR RAPIDS, IOWA
Goodyear-Marshall Publishing Company
1920



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Business English—Part I

A FOREWORD

1. Language affords the means as well as the evidence of intelligence. Whoever acquires the knowledge and use of a new word, acquires, also, the *idea* for which that word stands, and adds that much to his mental capital. The mind, like the body, grows by what it feeds upon, and it gains in strength by the clear thinking that finds expression in correct and exact language. Long ago Lord Bacon gave expression to these basal truths in his famous observation: "Reading maketh a full man, conversation a ready man, and writing an exact man."

No other educational requirement has so much to do with one's personal success, as the ability to speak and write one's mother tongue effectively. Throughout our country, and in all departments of business and professional life, there is a pressing call for men and women who have been trained to the ready use of good English. No commercial house wants a traveling representative who cannot present his business intelligently and correctly. A man who cannot write or dictate a letter expressed in clear language and in correct form, will rarely be entrusted with the management of a business enterprise. One's intelligence is estimated by the way he uses language, just as his social position will be inferred by the kind of clothes he wears. The man who dresses like a tramp will be taken for a tramp, and the person who speaks inaccurately and ungrammatically, or writes a letter containing errors in spelling, grammar, punctuation, etc., will be taken for an ignoramus and, usually, with entire justice.

These thoughts are offered in the hope that they may impress the student with the great practical importance of the work outlined in the following course in language-training. The standards of commercial English are each year growing higher, and familiarity with its requirements is of paramount importance to those who are looking forward to a business career.

LESSON 1.

Some Important Essentials.

2. An acceptably written English sentence must be correct in the following particulars:

1. The words must be spelled according to standard usage, and capital letters must be properly used.

2. The necessary punctuation-marks must be employed.

3. Such words must be chosen as will express the thought accurately and clearly.

4. The words must be so arranged as to produce a pleasing and harmonious effect.

To use a common phrase, the sentence must "sound right."

5. The sentence must be grammatical, and free from slang or other impurities of speech.

Most people *know* enough to observe, fairly well, the foregoing requirements, but comparatively few have *acquired the habit* of doing so. This can come only through constant attention and painstaking practice.

3. Read the following rules. Doubtless they are not new to you, but are you in the habit of observing them?

GENERAL RULES.

1. *Begin every sentence with a capital letter, and end it (usually) with a period (.), an interrogation (?), or an exclamation (!).*

2. *Begin with a capital letter all words used as proper (individual) names of persons, places, and things.*

3. *Use proper abbreviations in accordance with usage, and place a period after ALL abbreviations.*

4. *Keep the margin (space at the left of the page) uniform, and paragraph each new topic.*

5. *Use commas, or such other punctuation-marks as may be necessary, to indicate pauses or to make more clear the meaning of the sentence, and divide syllables at the end of lines, only as indicated by the dictionary.*

Affix the possessive sign ('s) to indicate possession in the case of nouns in the singular form; as boy's, John's, Mr. Jones's, Charles's; also, to irregular plurals (those that do not end in s), as, men's, children's, oxen's, etc.

Affix the apostrophe (') only to regular plurals, as, boys' hats; birds' wings; ladies' gloves.

In addition to the foregoing rules, the student is advised to study carefully, and apply in all his future work the following:

Directions Regarding the Preparation of Written Exercises.

4. **Heading.** Your written exercises should be given a suitable heading, which should include your name, the date, subject of the paper, or any other data that your teacher may require.

The following is an acceptable form:

Commercial English
Jennie A. Monroe,
Feb. 6, 191

5. **Margin.** A blank space, or "margin," should be reserved at the left of all printed, typewritten, or pen-written manuscript. This marginal space should be uniform throughout the letter or other manuscript, but may vary in width with the size of the paper used. In the case of common letter or foolscap paper, it may be about three-fourths of an inch, and for note-paper, one-half an inch. The width of the margin is somewhat a matter of taste, but it

should be kept uniform, since an irregular or varying margin gives an appearance of slovenliness to an otherwise neat manuscript.

A paragraph should begin at a distance from the left edge of the paper equal to *twice the width of the margin.*

6. **Spelling.** No fault in composition is more discreditable than incorrect spelling. A dictionary should always be at hand and should be consulted in the case of any word about the spelling of which the writer has the least doubt. Whenever it is necessary to verify the spelling of a word, one should at once write the word correctly a number of times on a piece of waste paper, in order that it may not again give trouble. No one who forms this habit will long be a poor speller.

7. **Neatness.** Persons of taste and refinement should require no caution as to the value of neatness in the matter of letters or other written manuscript, yet many persons who are tidy and careful as to their dress or personal habits, will write letters or hand in school papers that show woeful evidence of carelessness and slovenliness. But aside from this general consideration, bookkeepers, clerks, stenographers, and others who engage in commercial employment soon find that neatness has a cash value as well. No business office fails to appreciate this quality in an office employee. It is, therefore, of special importance that the student of business English form this habit at the outset. Keep all written exercises where they will not become soiled, wrinkled, blotted, or turned up at the corners. Papers that require folding should be folded evenly and neatly, the writing should be plain and uniform and as free as possible from blots, crossed-out words, erasures, etc. One may be neat in his written work without being an expert penman, but neatness, like other habits, comes only through *constant attention.*

8. **Forethought.** There is a good rule that admonishes us: "Think before you speak." It is doubly important to "think before you write." Nothing is of more advantage to a writer than to form the habit of mentally constructing every sentence in its entirety, *before attempting to write it.* By far the greater number of errors in written composition occur, not because the writers *do not know enough*, but because they *do not take time to think.*

Exercise 1.

Copy the following paragraphs, carefully observing the "General Rules" as to punctuation, capitals, margin, paragraphing, etc., also the foregoing "Directions."

We have yours of Oct. 12 relating to the matter of your undertaking the sale of the Beamer furnace in Freeport, Ill.

Had your proposition reached us a week earlier, we might have effected an arrangement with you, but we signed an agreement on Sept. 29 with Mr. A. N. Miller, whereby he became our exclusive agent at Freeport.

If, however, you would like to engage in the selling of our furnaces at some other good point, we believe we can give you entirely satisfactory territory. We have, at present, no agent at Fond du Lac, Wis., and we think that this is quite as promising a point as Freeport. We could also give you Logansport, Ind., or Clinton, Iowa, both of which are live towns.

The references sent are fully satisfactory, and we are quite willing to sign a contract

with you, provided you are suited with the territory that is now available.

Mr. Stevens' partner, Mr. Walker, called on us today, and he tells us that you have been handling the Bolton Co.'s line of steam-fittings. In the event of our coming to an agreement with you, would you care to continue this work as a "side line"? For our part, we see no objection to such an arrangement.

Marking Papers.

A systematic method of marking written exercises is illustrated on pages 6, 7, and 8. The use of this system will save much time to both student and teacher.

On page 6, is a key to the correction-marks; on page 7, is a letter, with the errors marked, as it would come from the hands of the teacher, and on page 8, is the letter as it would appear after the designated corrections have been made.

If the teacher adopts this method of marking corrections, the student should study the key and illustrations until he is familiar with the system.

Exercise 2.

Write from memory, *in your own words*, the suggestions and rules given in Lesson 1.

LESSON 2.**The Parts of Speech.**

9. The words of the English language have been divided, according to meaning and use, into eight general groups, called **Parts of Speech**. These are:

1. **Nouns**, or names of persons, places, objects, or ideas.

EXAMPLES: Edwin, Chicago, book, love, intelligence.

2. **Pronouns**, or words used instead of nouns, and to avoid their repetition.

EXAMPLES: Henry said to *his* mother: "I am much interested in Spanish; may *I* study it?" "Yes," *she* answered, "*I* am willing, provided *you* have time to give *it* proper attention."

3. **Verbs**, or words expressing action or being, and used to affirm something of some person or thing.

EXAMPLES: Corn *grows*. It *will rain*. She *remains* at home. The river *has been rising*. Walter *is* studious.

4. **Adjectives**, or words used to qualify or limit the meaning of a noun or pronoun.

EXAMPLES: *These* apples are *unsalable*.

The sentences were *clear* and *forceful*. She is *very happy* and has *many charming* friends.

5. **Adverbs**, or words used to modify the meaning of verbs, adjectives, or other adverbs.

EXAMPLES: They walked *rapidly*. It was *very* beautiful. The train was moving *rather slowly*.

6. **Prepositions**, or words used to show relations between nouns and pronouns and other words.

EXAMPLES: He lived *near* the river. The goods were made *in* New York. This affair is *between* you and me. She divided them *among* her friends.

7. **Conjunctions**, or words used to join words, sentences, or parts of sentences.

EXAMPLES: Energy *and* diligence may bring wealth, *but* it takes dignity and character to make manhood *or* womanhood.

8. **Interjections**, or words thrown in to express pain, surprise, or other sudden emotion.

EXAMPLES: O dear! Ha! Ha! Fiddlesticks! Pshaw!

1. Capitalize. *He left on tuesday.*
2. Do not capitalize. *He studies Arithmetic.*
3. Omission of, or error in, punctuation. *Mr. Gaines, the banker.*
4. Misspelled. *He enjoyed the privalege.*
5. Omission of words. *She was a home yesterday.*
6. Superfluous words. *They are new beginners.*
7. Use abbreviation. *She lives at Dayton, Ohio.*
8. Do not abbreviate. *Her home is in Mo.*
9. Wrong abbreviation. *He wrote you in Feby.^x*
10. Wrong division. *consecut-
ive!*
11. Paragraph. *This is decisive! ¶ (Another matter to which we would call your attention, etc.,*
^{no ¶} We suggest that you see him at once!
12. No paragraph. *It cannot be him.*
13. Ungrammatical. *He was drowneded.*
14. Improper form. *He was (hung) for murder.*
15. Wrong word or find a better word. *I heard her tell him (that she knew him)?*
16. Inexact or ambiguous. *! She is a sister of the wife of the governor of Minnesota! !*
17. Re-cast or improve arrangement. *! Dear Sir:*
18. Wrong indentation, margin, or position. *! Your favor of the*

Marion, Kas., Jan. 6, '05.
Mr. C. W. Brooks.

16 Maine St.,

Haldwell, Ill.

Dear Sir, We have your Proposition of the third inst. and have ^{no 9} gave it (deepest) consideration. We don't think it feasible to (except) your offer as one of our men who is (pretty well posted) on Cutting Machines thinks the Homes cutter is no good. (besides) (their) is a citizen of our town has one that does not work well at all. (We) (are very sorry) we can't undertake the Kan. agency for the Homes Machine, but we will be glad to continue (in the future) to (handle) the Krighs cutter as here-to-fore as it has as it has always been satisfactory to those whom we sold it to.

Very Truly Yours

C. A. Henderson

Marion, Kan., Jan. 6, '05.

Mr. C. W. Brooks,

16 Main St.,

Caldwell, Ill.

Dear Sir: We have your proposition of the 3rd. inst. and have given it careful consideration. We do not think it feasible to accept your offer, as one of our men, who is very well informed as to cutting machines, considers the Holmes cutter a very poor one. Furthermore, a citizen of our town owns one that has proved very unsatisfactory.

We regret, therefore, that we cannot undertake the Kansas agency for the Holmes machine, but we shall be glad to continue the sale of the Wright cutter, since it has always proved satisfactory to our customers.

Very truly yours,
C. A. Henderson.

Exercise 3.

Write separate lists of the *nouns*, *pronouns*, *verbs*, and *adjectives* to be found in the following selection.

NOTE.—In preparing the exercises, omit the adjectives *a*, *an*, and *the*.

Mistakes Not Wanted.

A leading firm in one of our Western cities once advertised for an assistant bookkeeper, and, as is usually the case, there were many applicants for the place. As each candidate for the position appeared, he was conducted to the private office of the senior proprietor, who at once asked him this question: "What do you do when, by mistake, you make wrong entries in your ledger?"

The first applicant replied that he usually made a corresponding entry on the opposite side of the account, "by error," or, "to error," as the case might be, which would balance the erroneous entry. "We shall not need your services," said the proprietor, and the young man was politely dismissed.

The next applicant said that he disposed of wrong entries by expert erasures, and showed that he could erase an entry so neatly that no one could know that it had ever been made. "You are very much too skillful," remarked the old merchant, "we should never feel safe with our books in your hands," and the bright youth was allowed to go.

Applicant after applicant appeared. Each had some ingenious method of adjusting wrong entries, and each was quietly dismissed with the assurance that his services were not wanted.

At last an unassuming and plainly dressed young man appeared. The merchant asked the usual question, "How do you proceed when you make wrong entries in your ledger?"

"I never make wrong entries in my ledger," quietly replied the young man.

"You are the man we have been waiting for," said the merchant; "you may consider yourself engaged."

Exercise 4.

Write lists of the *adverbs*, *prepositions*, and *conjunctions* contained in the following sentences:

Finally the red sun lost himself in the tangle of deep crimson clouds; a few faintly glimmering stars began to puncture the darkening blue of the eastern sky, and weird, deepening shadows slowly hid from view the low, rounded hills.

We have been awaiting your last report anxiously. It is rather unsatisfactory to feel that our sales are steadily decreasing, but we have never for a moment doubted that things would soon be more favorable.

Let your course be ever onward and upward, and keep always in your heart a strong faith in the sure ultimate triumph of truth and honor.

I saw him only yesterday; he seemed entirely discouraged, but I spoke encouragingly to him, told him to cheer up, and try again, for very few people succeed at the first attempt.

LESSON 3.**The Sentence.**

10. When words are used to express thought, they are grouped according to *the law of association*. In thinking of objects, we naturally connect, or *associate* with them, the acts or qualities that usually pertain to them. We cannot think of a rose, for example, without thinking of the odor, color, or other qualities of the flower. When we so arrange words that the acts, qualities, or other characteristics of an object are *asserted* of it, the result is called **a sentence**.

11. The part of the sentence that names the object about which an assertion is made, is called the **subject** of the sentence.

12. The part of the sentence that tells what is asserted of the subject, is called the **predicate** of the sentence.

Thus, in the sentence, "Fishes swim," the word *fishes* names the object about which an assertion is made, and the word *swim* tells what we assert of *fishes*; hence, *fishes* is the subject of the sentence and *swim* is the predicate.

13. A sentence may consist of but two words, one being the subject and the other the predicate, as in the following sentences:

Eagles soar
Prices fall

Soldiers march
Gold glitters

Usually, however, the subject and the predicate each consists of several words. Those comprising the subject, may be called the General Subject, and those comprising the predicate, the General Predicate. Take, for example, the following sentence:

Our representative, Mr. A. W. Lane, will visit your city about June 1.

Here the words, *Our representative, Mr. A. W. Lane*, comprise the General Subject because all of these words, taken together, *name that about which the assertion is made*, and the remaining words comprise the General Predicate of the sentence, because they tell *what is asserted of the subject*.

The subject and predicate are called the **essential elements** of a sentence, because no sentence is complete without them.

Exercise 5.

Indicate the general subjects and predicates of the following sentences:

NOTE.—As an aid in preparing this exercise, use a diagram as here illustrated.

The important productive areas of the earth are usually alluvial plains.

General Subject	The important productive areas of the earth
General Predicate	are usually alluvial plains.

1. The article was widely advertised.
2. The climate of Northern Europe is modified by the Gulf Stream.

3. The President of the United States is Commander of the Army and Navy.

4. Readiness and proficiency in the use of English can be acquired only through much practice.

5. Both the secretary and the treasurer have resigned.

6. Iron ore is produced in large quantities near the western shore of Lake Superior.

7. The Japanese have made rapid advances in all essential arts of civilized life.

8. The invention of the cotton-gin by Eli Whitney, revolutionized the cotton industry in America.

9. Only legally competent persons can make binding contracts.

10. The industries of a country determine, largely, the character of its people.

Exercise 6.

Compose ten original sentences, using not fewer than ten words in each sentence, and indicate the subject and predicate of each, as in the previous exercise. Have your sentences *mean something*, and observe carefully the rules and suggestions given in Lesson 1.

LESSON 4.

Bare Subject and Predicate.

14. We have seen that a subject and predicate may each consist of one word, as *Birds fly*, or that either subject or predicate may consist of a group of words. At least two words, however, are necessary to form the sentence, one of which may be called the **bare subject** and the other the **bare predicate**. Thus, in the sentence, "Brilliant flowers of many varieties grow profusely in the tropics," the essential, or bare subject is *flowers* and the bare predicate is *grow*. The other words of the sentence may be used or not, according to the degree of completeness with which we wish to express our thought.

15. The parts of a sentence other than the bare subject and the bare predicate are called **Modifiers**.

16. The bare subject, together with its

modifiers, is called the complete or general subject.

17. The bare predicate, with its modifiers, is called the complete or general predicate.

18. The bare subject is usually a noun or pronoun, while the bare predicate is *always* a verb, and consists of one or more words.

Exercise 7.

Write the bare subject and bare predicate of each of the sentences in Exercise 5.

Exercise 8.

By introducing modifiers, expand each of the following sentences into a sentence containing not fewer than twelve words:

- | | |
|----------------------|------------------------|
| 1. roses bloom | 4. trees grow |
| 2. letter was mailed | 5. art can be acquired |
| 3. cities are built | 6. man made |

LESSON 5.

Classes of Modifiers.

19. Words or groups of words that limit or qualify the meaning of nouns or pronouns, are called **adjective modifiers**.

EXAMPLE: *Four cars of wheat* were received.

Here *Four* and *of wheat* are adjective modifiers of the noun *cars*.

20. Words or groups of words that limit or qualify the meaning of the bare predicate, or verb, are called **adverbial modifiers**.

EXAMPLES: He left *immediately for New York*. Here, *immediately* and *for New York* are adverbial modifiers of the verb *left*.

NOTE.—Adverbial modifiers of adjectives, adverbs, etc., will be considered in a subsequent lesson.

Exercise 9.

Write a list of the modifiers in the following sentences, state whether they are adjective or adverbial in their use, and name the word that each modifies. The following form may serve as a model:

Walter's brother from Ohio called upon us yesterday.

Walter's	adj.	mod.	of the	noun	brother.
from Ohio	"	"	"	"	"
upon us	adv.	"	"	verb	called.
yesterday	"	"	"	"	"

1. His thoughts were clearly expressed.
2. Our friend from Detroit arrived here yesterday.
3. Our old friend often speaks of you.
4. Several old gentlemen were seated on the wide veranda.

5. Frank's younger brother arrived very early in the morning.

6. Men of different races rarely live harmoniously together in the same country.

7. My agent at Havana wrote to me frequently regarding the business.

8. Both boys attended Mr. F.'s business school for several months during 1914.

Exercise 10.

Compose sentences in which the following words and expressions are used either as adjectives or adverbial modifiers:

charming	undesirable	considerable
complete	early	with pleasure
entirely	encouraging	from the east
in July	nicely	near-by
seldom	frequently	generous

LESSON 6.**The Complements.**

21. Some verbs, used alone, form a complete predicate by asserting mere action of the subject.

EXAMPLES: Time flies. Children play. The visitors have arrived. The soldiers were discharged.

22. Some verbs, however, do not make complete sense unless followed by other words or groups of words called **Complements**. They are so called because they "complement," or complete, the meaning of the verb.

23. The **attribute complement** completes the meaning of the verb by affirming some attribute, class, or condition of the subject.

EXAMPLES: The book is *interesting*. Here the verb *is* is completed in meaning by the attribute complement *interesting*, which affirms an attribute of the subject, *book*.

His companions are *gentlemen*. Here the attribute complement *gentlemen* completes the meaning of the verb and affirms the class to which the companions (subject) belong.

Our friend has been *unfortunate*. Here the attribute complement *unfortunate* completes the predicate verb *has been* and affirms a condition of the subject, *friend*.

It is *he*. Here the attribute complement *he* completes the predicate *is* and identifies the pronoun *it*.

The attribute complement usually follows the verb **be** or its forms, *is*, *am*, *was*, *are*, *were*, *will be*, *has been*, etc.

These verbs express mere being, or existence.

24. The verb used with an attribute complement is called the **copula**, because it joins, or couples, the subject to its attribute.

25. Copulative verbs are often followed by adverbial modifiers also, and care must be taken to distinguish these from true attribute complements.

In the following sentences the words in *italics* are not complements, but adverbial modifiers, since they do not affirm an attribute or class of the subject, but merely modify the verb with reference to place, time, etc.

The boys are *here*. My friend is *in town*. Yonder is an eagle. He was *there at noon*. Is he *at home*?

The attribute complement is usually either a noun, a pronoun, or an adjective. (See examples under 23.)

Exercise 11.

Write lists of the copulative verbs, attribute complements, and adverbial modifiers contained in the following sentences:

1. He has been a teacher for many years.
2. They were in town yesterday.
3. She looks sad.
4. Jefferson became president in 1801.
5. They were there today.
6. It was she.
7. The old gentleman seems very cheerful, although he is quite helpless.

8. Henry soon became a skillful stenographer.

Exercise 12.

Write six original sentences, each containing an attribute complement. Let two of them

be nouns, two pronouns, and two adjectives.

Write four sentences, each containing a copulative verb (am, is, was, etc.) completed by an adverbial modifier.

LESSON 7.

The Object Complement.

26. Some verbs expressing action require an object to complete their meaning. Such verbs are called **transitive**, because the action expressed is transferred, or passed over, from the person who acts to the person or object that it acted upon.

EXAMPLES *Frank caught a fish.* Here the object complement, *fish*, is required to complete the meaning of the transitive verb, *caught*.

Exercise 13.

Find the transitive verbs and their object complements in the following sentences:

1. We often saw the President riding in the park.

2. In 1904 the Japanese captured Port Arthur.

3. The manager of the school purchased twenty new typewriters.

4. We have written ten original sentences.

5. The United States annexed Hawaii in 1898.

6. His daughter always liked to read.

Compose five sentences, each containing a transitive verb completed by an object comple-

ment. Use not less than ten words in each sentence.

Exercise 14.

Find the bare subjects, bare predicates, adjective modifiers, attribute and object complements, and adverbial modifiers of the predicate in the following sentences:

1. The old couple had always lived a secluded life.

2. The young man rarely wasted his spare time.

3. He has been president of the company since 1912.

4. The Monroe Doctrine has become the settled policy of America.

5. Travelers in tropical America often see monkeys playing among the tree-tops.

6. He at once wrote an explanatory letter.

7. They were not there during May.

8. We laid the flowers carefully on the table.

9. The poor fellow has been cheerful throughout his long illness.

10. They notified my father yesterday.

LESSON 8.

Misuse of Adjectives and Adverbs.

27. Other verbs than *be* and its forms are frequently used as copulative verbs to assert attributes of the subject, and it is a common error to complete these with adverbs instead of the required adjectives. This is a frequent error with those who know a little (but not enough) of grammar. Thus, people say, "She looks charmingly," when they mean, "She looks charming."

The *adverb* should be used when we wish to modify the action expressed by the verb; as, He works *slowly*. They looked *quickly*. She sings *charmingly*. He writes *well*.

The *adjective* should be used when we wish to affirm a quality of the subject; as, He appears *slow* (meaning that he appears to be a slow person). The story sounds *plausible*. She looks *handsome*. The cake tastes *good*.

Exercise 15.

Write the following sentences, choosing the correct word from the two that are italicized in each sentence:

1. I feel *bad* *badly*.

2. The vessel arrived *safe* *safely*.

3. They walked *slow* *slowly*.

4. You are looking *bad* *badly*.

5. He stood *silently* *silent*.

6. They sat *quiet* *quietly*.

7. He plays *bad* *badly*.

8. His voice sounds *loudly* *loud*.

9. Please remain *quiet* *quietly* here until I return.

10. The sentence sounds *bad* *badly*.

11. He crept *silent* *silently* into the room.

12. The garments look *nice* *nicely*.

13. He looks *suspicious* *suspiciously*, and probably distrusts us.

14. He looked *suspiciously suspicious* about him and entered the room *slow slowly*.

15. The rose I recommended smells *fragrantly fragrant* and blooms *luxuriantly luxuriant*.

16. He stood *thoughtful thoughtfully* for a moment and then went *quiet quietly* from the room.

17. He stood *defiantly defiant* and sounded his bugle *loudly loud* enough to be heard by his distant troopers.

18. He lay *quiet quietly* for a time, then arose and passed *swift swiftly* from the room.

19. She remained *helpless helplessly* at home.

20. He tried *hard hardly* to win the prize.

21. The genuine coin rings *truly true*.

22. The child slept *quiet quietly* till morning.

23. He looked *angry angrily* at us.

LESSON 9.

Phrase Elements.

28. The **elements** of a sentence are the distinct parts into which it is separable.

29. The **essential elements** are the *Subject* and the *Predicate*.

30. The **subordinate elements** are the *Adjective Modifier*, the *Adverbial Modifier*, the *Attribute Complement*, and the *Object Complement*.

31. **Independent elements** consist of interjections, and of such words and phrases as have no grammatical relation to other parts of the sentence.

32. When an element is composed of several words which are closely united in meaning, the group of words is called a **phrase**.

33. A **prepositional phrase** is always a modifier, and consists of a preposition and its object. The object is usually a noun, or pronoun, and the preposition shows the relation between its object and the word which the prepositional phrase modifies.

EXAMPLE: He lives *in St. Louis*. The man *on horseback* is Mr. Jones *from Boston*. He was *at home* early *in the evening*.

34. A **verbal phrase** is composed of the several words that may be required to express the verbal idea.

EXAMPLES: The enemy *had been defeated*. They *are coming*. You *might have been injured*. She likes *to read*. *Having walked* since morning, he *had become* very weary. Not *being convinced* of his guilt, I withhold my judgment.

35. **Irregular phrases**. The foregoing groups include the greater number of phrases, but various irregular forms are of frequent occurrence, as illustrated in the following examples: He, *as well as* his brother, was to blame. *Taken all in all*, the book is fairly readable. He is an *out-and-out* rogue. He visited the factory from *time to time*, to watch the prog-

ress of the undertaking. *Day by day*, he continued to improve.

36. **Offices of the phrases**. The prepositional phrase is always a modifier, either adjective or adverbial.

37. Verbal phrases may occur in any of the sentence elements.

38. Irregular phrases are usually adverbial in their office. They may also be used as connectives or they may be quite independent of the other sentence elements.

Exercise 16.

Write a list of the phrases in the following sentences, giving the class and office of each.

Model.

1. We have been trying to see him at his home.

Phrase	Class	Office
had been trying	verbal	predicate
to see	verbal	obj. comp. of pred.
at home	prepositional	adv.mod. of trying

NOTE.—When phrases tell *when, where, why, or how* something is done, they are adverbial in office. When they name some *class, condition, or quality* of a noun or pronoun, they have the office of adjectives.

1. The boys from the High School often played foot-ball with the eleven from our college.

2. To be a leader of men in a good cause has ever been considered a noble ambition.

3. He had come to town on Tuesday and remained until Saturday.

4. Having mailed the letter, he returned with all haste to the hotel.

5. By and by he may learn the value of courtesy.

6. Bad spelling is inexcusable in any one who can afford the cost of a dictionary.

7. There are maidens in Scotland more lovely by far.

8. He at once decided to invest his money in stocks.

9. We had expected to meet the manager

early in the morning to discuss the proposition with him.

10. At the time of your visit, I was thinking of lending some money to Mr. Hart.

LESSON 10.

Wrong Use of Pronouns.

39. The misuse of pronouns in the subject, in attribute and object complement, and in prepositional phrases, is a common, though very gross, form of incorrect English.

40. The nominative forms, **I, we, he, she, they,** and **who**, should be used only in the **Subject** and in the **Attribute Complement**.

EXAMPLES: *He* and *I* were chosen. It was *they*, not *we*, *who* did it.

41. The objective forms, **me, us, him, her, them,** and **whom**, are to be used as **Object Complements** and in **Prepositional Phrases**, *never* in the subject or attribute.

EXAMPLES: We saw Henry and *him*. She looked at Kate and *me*.

NOTE.—The wrong use of pronouns is most likely to occur when they are used as a part of a compound element; as, "John and *me*," "You and *he*," etc. In such cases, the correct form is at once indicated by omitting from the expression the other member of the compound element. Thus, one might say, "They met Charles and *I*," but he would at once see the absurdity of saying, "They met *I*."

42. The objective forms of the pronoun are required as attribute complements after the verbal phrase **to be**; as, "I know it *to be him*," "Do you believe it *to be her*?"

For a further discussion of pronouns see Lesson 14.

Exercise 17.

Write the following sentences, choosing the right pronoun from those italicized, and be prepared to give a reason for your choice:

1. I did not know it was *her she*.
2. We saw Mary and *she her*; we are sure it was *they them*.
3. Yes, it is indeed *him he*.
4. Just between you and *me I*, it is my opinion that he *him* and George will disagree.
5. I did not allude to either you or *her she*.
6. They suppose it to be *I me*, but it is *him he*.
7. Neither Charles nor *she her* was to blame.
8. The estate goes to *they them* and their brother.
9. We were met at the station by *they them* and their friends.
10. They thought it was *us we*, but it was *him he* and Walter.
11. It was unkind of Kate and *she her* to speak that way, for it was not *we us* who were to blame.
12. It was through Frank and *she her* that word was sent to Max and *I me*.
13. I have always thought that it was *he him*.
14. I wish you were more like *him he*.
15. It was Henry and *me I* who did it.
16. It will be *her she*, not Ethel, who will win the prize.
17. Had it been *we us*, both Fred and *she her* would have known it.
18. I was afraid that it might be *she her*.
19. Notwithstanding our assurances, he believed it to be *they them*.

LESSON 11.

General Review.

1. Write a list of the parts of speech, and give three examples of each.

2. What are the essential elements of the sentence?

3. What is meant by the *bare subject*? The *bare predicate*? Write two sentences containing not fewer than ten words each and mark the bare subject and bare predicate of each.

4. Name the subordinate elements of the sentence.

5. Write a sentence containing both an adjective modifier and an adverbial modifier.

6. Write sentences as follows:

- (a) Illustrate the use of an adjective as an attribute complement.
- (b) A noun used as an attribute complement.

- (c) A pronoun used as an object complement.
- (d) An adverb modifying the predicate verb.
- (e) A pronoun used as an attribute complement.

7. Name the three classes of phrases and write sentences illustrating each.

8. Give an example of a verbal phrase as the predicate. As the subject. As the object complement.

9. Give an example of a prepositional phrase used as an adjective modifier. As an adverbial modifier.

10. Form sentences with the following words as copulative verbs, joining the subject to an attribute adjective: *remains, tastes, becomes, feels, looks, stands, appears*.

11. Write illustrative sentences as follows:

- (a) A pronoun used as the attribute complement of the verbal phrase *to be*.
- (b) A preposition having a noun and a pronoun for its object.
- (c) A pronoun used as an attribute complement of a verbal phrase not used in the predicate.
- (d) A noun and a pronoun used as the subject.

LESSON 12.

Noun—Inflection and Number.

43. Hitherto the learner's attention has been directed to the different parts, or elements, of which a sentence is composed, to the use of the several parts of speech, and to the different classes of phrases used in forming these elements. We are now to examine the various changes of *form* that some of the parts of speech undergo in order to show differences in meaning and certain relations to other words.

44. The variation in the form of words to show grammatical relations is called inflection.

45. There is much less inflection in the English than in the Latin or Greek, or in the German, French, or other European languages. In the latter, the various relations of nouns, verbs, and adjectives to one another are shown mainly by variations in their spelling, by the addition of extra syllables, etc., while in English these relations are usually indicated by the position of the words in the sentence, or by the use of prepositions, verbal phrases, etc.

46. The following list of inflections of the Latin word *stella*, a star, and *scribere*, to write, accompanied by the English translation, show in an interesting way the contrast in the matter of inflection, between the two languages:

LATIN	ENGLISH
<i>stella</i>	a star
<i>stellæ</i>	stars
<i>stellam</i>	star (Obj. comp.)
<i>stellis</i>	belonging to stars
<i>stellas</i>	stars (Obj. Comp.)

<i>scribere</i>	to write
<i>scribo</i>	I write
<i>scribis</i>	you write
<i>scribit</i>	he writes
<i>scribam</i>	I shall write
<i>scripseramus</i>	we had written
<i>scripserant</i>	they had written
<i>scripsissemus</i>	they might have written

Inflection of the Noun.

47. The English noun is inflected to show (a) number, (b) possession, (c) gender (sex).

Number.

48. The plural of nouns is *regularly* formed by affixing *s* or *es* to the singular; as, boy *boys*, box *boxes*.

49. The plural of other nouns is indicated by a word of entirely different form; as, men, women, mice, teeth, etc.

50. **Nouns ending in y.** In nouns ending in *y*, preceded by a consonant, the plural is formed by changing the *y* to *i* and adding *es*.

EXAMPLES: Fly *flies*, cry *cries*, lady *ladies*, ally *allies*.

When the *y* is preceded by a vowel, the plural is regular.

EXAMPLES: Days, chimneys, boys, monkeys, alleys.

51. **Nouns ending in f.** Many nouns ending in *f* form their plurals by changing the *f* to *v* and adding *es*.

EXAMPLES: Self *selves*, wolf, *wolves*, life *lives*, half *halves*.

EXCEPTIONS: Scarfs, gulfs, roofs, hoofs, safes, dwarfs, and some others.

52. Nouns ending in o. Most nouns ending in *o* form their plurals by the addition of *es*.

EXAMPLES: Heroes, mosquitoes, cargoes, dominoes.

EXCEPTIONS: A few nouns, mostly derived from the Italian, add *s* only; as pianos, solos, cameos.

53. Compound nouns. A compound noun consists of a base, or principal part, joined by means of a hyphen to an adjective or other descriptive word or phrase. The descriptive part of the compound noun may precede the base, as in *cook-stove*, *tack-hammer*, *major-general*; or the descriptive part may follow the base, as in *court-martial*, *aide-de-camp*, *hanger-on*, *son-in-law*.

The plural of most compounds is formed by pluralizing the base, or principal word, in the compound.

EXAMPLES: *Mothers-in-law*, *ax-handles*, *hangers-on*, *knights-errant*, *she-bears*, *mouse-traps*.

In a few compounds, both parts are pluralized.

EXAMPLES: *Women-singers*, *men-servants*, *knights-templars*.

54. Figures, signs, etc. Letters, characters, figures, etc., are pluralized by affixing *'s*.

EXAMPLES: 5's, x's, p's, q's, and o's.

55. Singular and plural alike. Some nouns have the same form in both singular and plural.

EXAMPLES: Deer, sheep, vermin, series, means.

56. Singular nouns having plural form. Some nouns are singular in meaning but plural in form.

EXAMPLES: News, politics, ethics, molasses.

57. Nouns with two plurals. In many nouns, the plural is like the singular when reference is had to a mass or collection of individuals indefinite as to number, but a regular plural is used when a few individuals are referred to. Thus, we may say, "Fish are numerous in the stream," or "Three fishes were swimming in the aquarium."

Other nouns vary their plurals with the meaning of the word.

Heathen—Heathens. Hop Sing was a Christian, but his brothers were both *heathens*. We give money for the conversion of *heathen*.

Brothers—Brethren. The young men are *brothers*, and members of the same church; they are much respected by their *brethren*.

Dies—Dice. The *dies* for making the medals were defective. The gambler used loaded *dice*.

Bricks—Brick. Some broken *bricks* were scattered about the dooryard. *Brick* are sold by the thousand.

Pence—Pennies. The price was eighteen *pence*. He counted the *pennies* in his purse.

Heads—Head. The hydra was a fabled monster having many *heads*. They sold twenty *head* of cattle.

58. Proper names and titles. Proper names are usually pluralized in the same way as other nouns having a similar spelling, as the Coxes, the two John Smiths.

The following list shows the manner of pluralizing titles in common use:

SINGULAR.	PLURAL.
Mr.	Messrs. (pro. mesh yerz)
Mrs.	Mesdames (pro. mes damz)
Dr.	Drs.
Prof.	Professors.
Gen.	Generals.
Capt.	Captains.

The plurals of most military or political titles are formed by pluralizing the unabbreviated form of the singular; as Governors Jones and Wilson, Majors Black and Thompkins.

In pluralizing proper names where a title is used, it was formerly the custom to pluralize the title only; as, the Misses Harlan, the Mesdames Brown. It is now quite allowable to pluralize the surnames, as the Miss Harlans, the two Mrs. Browns.

Exercise 18.

Write the plurals of the following words, consulting the dictionary when necessary:

chief	loaf
no	octavo
Professor Miller	German
analysis	vertebra
half	self
cargo	tornado
tooth-brush	forget-me-not
series	radius
roof	safe
mulatto	woman
major-general	nebula
stepson	thesis

hoof	son-in-law
beef	chrysalis
beau	aide-de-camp
amanuensis	Mr.
volcano	man-servant
genus	Mrs.
solo	hanger-on
madame	crisis
piano	spoonful
seraph	terminus
echo	Miss Wright

that may be used either in the singular or in the plural :

paraphernalia	company
hysterics	team
vertebræ	measles
committee	ashes
couple	bellows
dozen	nebula
tidings	family
heathen	errata
band	assets
odds	dogma
bitters	species
suds	effluvia
fish	larvæ
oats	flock
school	trousers

Exercise 19.

Divide the following words into three lists. In the first, write all the singular forms; in the second, all the plurals, and in the third, all

LESSON 13.

Nouns; Possessive and Gender Forms.

59. In old English, possession was usually indicated by an inflection consisting of the syllable *es*; *as*, man manes, John Johnes. The requirements of verse led the early poets to lessen the number of syllables in possessives by dropping the *e* and writing man's, John's, etc., the apostrophe (') being used to show the omission, just as it is used to show the omitted letters in ne'er, o'er, etc. This is probably the origin of our present possessive form.

60. **Two forms of possessive nouns.** With regard to the formation of their possessives, the nouns of the language fall into two general classes:

a. All nouns in the singular and all plurals that do not end in *s*. This class of nouns forms the possessive by adding 's.

EXAMPLES: Horse's, Henry's, Charles's, Jones's, men's, deer's, oxen's.

b. All regular plurals—that is, plurals ending in *s*—form the possessive by adding the apostrophe only.

EXAMPLES: Horses', foxes', ladies', mosquitoes'.

NOTE.—It was formerly the custom to add the apostrophe to singular nouns ending in *s*. Under this usage, people wrote "Charles' hat," "Mr. Barnes' store," etc. The apostrophe alone is still used, however, in the case of a noun where the addition of 's would cause a disagreeable succession of *s* sound, as in the following examples:

For conscience' sake. Mr. Smithers' house. She is the seamstress' sister.

The possessive form to be selected in such cases is a matter of taste.

61. **Joint possession.** To show possession by the several persons of a firm, company, etc., the possessive sign is added to the last word only.

EXAMPLES: Parker & Davis's store. Pain, Miller & Sons' contract. The Knox Bros. & Co.'s warehouse.

62. **Separate possession.** If we wish to express separate ownership, the possessive form should be given to each noun.

EXAMPLES: Moore's and Miller's organs are both standard instruments. Communication was still maintained between Sherman's and Grant's armies.

63. **Modifying phrase.** When a possessive noun is modified by a phrase, the possessive sign is added to the last word of the phrase.

EXAMPLES: The King of Poland's soldiers. The governor of Iowa's brother. My son-in-law's friend.

It is well, however, to avoid this use of the possessive when the modifying phrase contains several words. Do not say, "Mr. Randall, my old friend from Ohio's mother," but "The mother of Mr. Randall, my old friend from Ohio."

The use of several possessives in the same sentence should also be avoided; as, "We traveled with my wife's cousin's friend." Say, "We traveled with a friend of my wife's cousin."

"Nobody's else" for "Nobody else's."

This is a common error of the over-precise person. To quote an apt paragraph from the editor of "Correct English," "Nobody else says nobody's else, for everybody else says nobody else's."

NOTE.—The word *else* is usually treated as a pronoun, but, considered separately, it has more of the significance of the adverb *besides*. Such expressions as *nobody else*, *anybody else*, *someone else*, etc., are now considered as *unified expressions*, having the office of a noun, and the possessive sign is properly placed at the end of the phrase.

64. Inanimate objects. The possessive sign should not be used in the case of nouns representing inanimate objects (book, desk, tree, America, Chicago).

EXAMPLES: The leaves of the tree (not "the tree's leaves"). The pages of the book. The wheel of the wagon. The needs of Chicago. If we wish to *personify*, that is, to speak of the city as though it were a person, it is allowable to say "Chicago's needs."

NOTE.—Strictly speaking, possession is an attribute of conscious beings only, and the above phrases mean "pertaining to," or "a part of."

Gender Forms.

65. Gender, in grammar, is the distinction in nouns or pronouns with regard to sex.

66. Nouns or pronouns that mean males are of the masculine gender.

EXAMPLES: Boy, Charles, him, man, king, duke, emperor, he.

67. Nouns or pronouns that mean females are of the feminine gender.

EXAMPLES: Mary, queen, her, empress, cow, seamstress, she.

68. The only regular inflection in English to indicate gender, consists in the addition of the syllables *ess* to certain nouns, to indicate the feminine.

EXAMPLES: Count, countess; lion, lioness.

NOTE.—Formerly, the feminine forms, poetess, doctress, authoress, editress, etc., were used, but the use of these is being discontinued, the masculine forms, poet, author, doctor, etc., being used to designate both men and women.

Exercise 20.

Write sentences illustrating the use of the following words:

son-in-law's	boys'
women's	boy's
the Miss Smiths	gentlemen's
President Adams's	attorneys-at-law's
bird's	birds'
lady's	ladies'
French & Nelson's	French's and Nelson's
queen's	queens'

Exercise 21.

Write the possessives of the following words:

cattle	woman
Kansas	women
brother-in-law	gentlemen
oxen	gentleman
flies	monkeys
Governor of Maine	men-servants
Charles	fox
Court-martial	man-of-war
Miss Barnes	sons-in-law

Exercise 22.

Rewrite in correct form any of the following sentences that you think are incorrect:

1. He asked pay for two day's work.
2. He could see the precipice's edge.
3. He bought three tailors' geese at auction.
4. Both Lee and Grant's military maneuvers will always be famous.
5. They sell boy's hats and men's coats.
6. The book is Fred's my school mate's friend.
7. I bought the wrap at Martin's and Wright's.
8. My friends' sister is a poetess.
9. King Edward was the Emperor of Germanys' uncle.
10. We own both Webster and Worcester's dictionaries.

LESSON 14.**The Pronoun; Classes, Uses, and Forms.**

69. The antecedent of a pronoun is the noun or other word for which it stands.

EXAMPLES: "When Frank bought *his* watch, *he* did not know that *his* father intended buying *him* one as a birthday present."

In this sentence, the noun *Frank* is the antecedent of the italicized pronouns.

70. Personal pronouns are those that show by their form whether they designate (a) the person *speaking*, (b) the person *spoken to*, or (c) the person or thing *spoken of*.

71. Pronouns of the first person are those that designate the speaker; they are, I, me, my, mine, we, us, our, ours.

72. Pronouns of the second person are those that designate the person or persons spoken to; they are, you, your, and yours. The solemn forms, thou, thee, thy, thine, and ye, are now used only in poetry, in religious speech, and by certain religious sects.

73. Pronouns of the third person are those that designate the person or thing spoken of; they are, he, his, him, she, her, hers, they, their, theirs, them, it, and its.

74. The possessive pronouns are those that indicate possession. They are fourteen in number; viz., my, mine, our, ours, thy, thine, your, yours, her, hers, his, their, theirs, and its. The apostrophe should never be used with possessive pronouns.

75. Gender. But six pronouns indicate gender. They are he, his, him (masculine), and she, her, and hers (feminine), with their compounds.

76. Agreement. Pronouns should agree with their antecedents in *person*, *number*, and *gender*.

Disagreement in number is the most common violation of this rule. A printed notice in a large western railway station concludes as follows: "Any person violating this rule does so at *their* own risk." Here, *person*, the antecedent noun, is singular, while the pronoun, *their*, is plural. The sentence should read, "Any person violating this rule does so at *his* own risk."

NOTE.—When the antecedent may refer to persons of either sex, the masculine pronoun is used, as in the last sentence.

Correct the following:

1. Every one should do as they would be done by.

2. Neither one of them had bought their tickets.

3. Not one of us girls had studied their lessons.

4. Everybody should attend to their own business.

5. If anybody makes that statement, they are misinformed.

77. Compound personal pronouns are formed by affixing *self* or *selves* to certain of the objective and possessive personal pronouns.

EXAMPLES: himself, itself, themselves, ourselves.

They are generally used to give emphasis to an expression; as, I *myself* am to blame. It was you *yourself* who made the rule.

They are also used reflexively after verbs and prepositions.

EXAMPLES: He contradicted *himself*. She bought them for *herself*.

It is a common error to use compound for simple pronouns in sentences like the following: "*Myself* and sister were there," instead of, "My sister and *I* were there." "*Yourself* and Henry were mentioned," instead of "*You* and Henry were mentioned." "They invited Alice and *myself*," instead of, "They invited Alice and *me*."

NOTE.—For a discussion of the use of nominative and objective forms of pronouns, see Lesson 10.

Exercise 23.

Write sentences illustrating the correct use of each of the following pronouns:

ours	them	hers
me	myself	their
himself	her	themselves
us	its	theirs
she	they	itself

LESSON 15.

Verbs and Verbals.

78. In the number and irregularity of its inflections, and in the variety of uses to which its several forms are put in the sentence, the verb is the most complicated of the several parts of speech. It is also the most important from the standpoint of the student, since more

errors result from its misuse than from that of any other part of speech.

79. Verbs vary in their forms to indicate the time of an action; as, "He *goes* home," "He *went* home," "He *will go* home;" also to show whether an action is going on or com-

pleted; as, "He *was writing* a letter," "He *had written* the letter." This modification of the verb is called **tense**.

The form of the verb often varies according as the subject is singular or plural; as, "The boy *goes* to school," "The boys *go* to school." This modification is called **number**.

80. Principal and auxiliary verbs. We have already learned that the predicate verb may consist of several words. When this is the case, the last one is called the "principal verb" and the others, "auxiliaries."

Thus, in the sentence, "The letter may have been written," the word *written* is the principal verb, and the words *may have been* are the auxiliaries.

Simple Forms of the Verb.

81. Most verbs in ordinary use have five simple forms, which have been variously designated by different authors. We shall consider these in their order, as follows:

82. Name-form. This is the general form used to designate the verb, and it is the form given in the dictionary when it is defined.

EXAMPLES: go, see, look, run, walk.

The name-form is used with plural subjects and without auxiliaries, to assert action in the present time (present tense).

EXAMPLES: They *go*. We *write*. Birds *fly*.

NOTE.—The present plural of the verb *be* is *are*.

The name-form is also used with various auxiliaries (will, shall, may, might, can, could, etc.) to assert futurity, determination, duty, possibility, possession, etc.

EXAMPLES: They *may come*. He *should study*. It *will rain*. I *shall go*.

83. The name-form, preceded by the word *to*, is used to form a class of verbal phrases called **infinitives**.

EXAMPLES: They *ought to go*. *To be* contented is *to be* happy. She *likes to skate*.

84. The singular form. This inflection of the verb is usually formed by adding *s* or *es* to the name-form. It is used *only in the predicate* and with *singular* subjects in the *third person*.

EXAMPLES: She *lives* in New York. The boy *catches* the ball.

The verb *be* has two irregular singular forms, *is* and *was*. The singular form of *have* is *has*.

85. The past form. This is the form of

the verb required when the assertion refers indefinitely to past time. In **regular verbs** it is formed by adding *ed* to the name-form; as, *walked*, *looked*, *loved*. In **irregular verbs** often an entirely different word; as, see *saw*, go *went*, run *ran*, lie *lay*.

The past form of the verb is used only to form predicates, and *never with auxiliaries*.

EXAMPLES: They *went* home. He *saw* his friend. The book *lay* on the table.

86. The perfect participle. This form derives its name from the fact that it is used as a predicate mainly in the *perfect tenses*; that is, to express a completed or "perfect" act or condition. In regular verbs, it does not differ from the past form. In irregular verbs, it may or may not differ from the past form.

The list on page 24 shows the past form and the perfect participle of the more important irregular verbs. The incorrect use of these forms is a frequent error with careless or illiterate persons.

NOTE.—The term "participle" applies to those verb forms that, aside from their use in the predicate, may have the office of nouns or of adjectives. Further discussion of the uses of participles will be given in a subsequent lesson.

87. The Perfect Participle, when used in the predicate, should always be preceded by auxiliaries.

EXAMPLES: He *has come* home. The letter *was written*. They *had gone*. The fruit *has been gathered*.

88. The imperfect participle is formed by joining *ing* to the name-form; as, *laughing*, *singing*, *walking*. It is so called because it expresses the act as incomplete or "imperfect" at the time indicated in the assertion. When used in the predicate, it is always accompanied by the verb *be* or some of its forms as auxiliaries.

EXAMPLES: It *may be* raining. He *has been* writing. I *am* coming. She *was* reading.

NOTE.—By some authors, this form of the verb is called "present participle," but this designation is misleading, since the use of this form of the verb is not confined to the present tense.

Spelling Hints.

89. Dropping final e. In forming the imperfect participle of verbs ending in *e*, this letter is omitted in the participle.

EXAMPLES: hope, hoping; write, writing; ride, riding.

EXCEPTIONS: singe, singeing; hoe, hoeing; dye, dyeing.

90. Doubling final consonant. When the verb consists of but one syllable and terminates in a single consonant preceded by a single vowel, the final consonant is usually doubled in forming both the perfect and the imperfect participle.

EXAMPLES fit, fitted, fitting; run, running;

plan, planned, planning; trim, trimmed, trimming.

The final letter is also doubled when the verb consists of more than one syllable, and when the final syllable is accented and ends in a single consonant preceded by a single vowel.

EXAMPLES: concur, concurred, concurring; remit, remitted, remitting.

EXERCISE 24.

Model.

NAME FORM.	SINGULAR.	PAST.	PERF. P.	IMP. P.
go	goes	went	gone	going
come	comes	came	come	coming
spell	spells	spelled	spelled	spelling
write	lie	conceal	shoe	blow
lay	combat	throw	run	tip
fix	take	dye	bite	charge
catch	die	lend	sit	do

Prepare lists, as in the above model, of the forms of the following verbs. When in doubt as to the required form, consult the dictionary; also, observe the rules as to dropping final *e* and doubling final consonants.

LESSON 16.

The Verb; Forms and Agreement.

91. The verb be. In English as in most other languages, the verb *be* is much more irregular than other verbs. As used in ordinary speech, it has eight simple forms, as follows:

Name-form	<i>be</i>
Singular	<i>am, is, was</i>
Plural	<i>are, were</i>
Perf. Part.	<i>been</i>
Imper. P.	<i>being</i>

The form *am* is used only in the first person and singular number.

The forms, *is* and *was*, are used only in the third person singular.

In conditional clauses, the plural form *were* is used with a singular subject. This is known as the *subjunctive* form, or *subjunctive mode*, of the predicate verb.

EXAMPLES: If I *were* he, I would not go. *Were* he qualified, he could get the position.

92. Defective verbs are those that have fewer than the usual number of forms. Many of the auxiliary verbs have but two forms.

EXAMPLES: may, might; can, could; shall, should; will, would.

The verb *ought* has only the name-form. It is used in the present only, and without auxiliaries, and is always followed by the infinitive verbal.

EXAMPLES: He *ought to go*. She *ought to have known it*. We *ought to be* charitable.

It is a common error to use *ought* with the auxiliary *had*; as, "He *had ought to study*," "You *hadn't ought to go*," *instead of*, "He *ought to (or should) study*," "You *ought not to (or should not) go*."

93. Mode and tense forms. In the more technical treatises on grammar, much attention is given to the various predicate combinations, which are considered under the headings, "Mode" (or "Mood") and "Tense." As the detailed study of these verb combinations has little practical value, it is omitted in this book.

94. Agreement of the verb with its subject. The fact that the verb may vary in its form to agree with the person and number of the subject, is called "the agreement of the verb with its subject." The most common errors in this connection are: (1) the use of the singular form with a plural or compound subject, or a subject singular in form but plural in meaning; (2) the use of the plural form of the verb with a singular subject.

EXAMPLES:

INCORRET.

1. Mary and Ethel has gone.
2. Cherries is ripe.
3. People differs about it.
4. A box of apples were sent.
5. Politics are interesting.

CORRECT.

1. Mary and Ethel have gone.
2. Cherries are ripe.
3. People differ about it.
4. A box of apples was sent.
5. Politics is interesting.

95. Errors of this class occur, not because the speaker is ignorant of the rule requiring the verb to agree with its subject, but because he misapprehends the number of the subject.

It is very important to remember that it is the *meaning* and not the *form* of the subject that determines the number-form of the verb or pronoun to be used. Many nouns that are plural in form, are singular in meaning and require singular verbs or pronouns.

EXAMPLES: politics, crisis, measles, ethics, news.

Others are treated as plurals though designating but one article.

EXAMPLES: trousers, scissors, tongs, forceps.

Nouns in the plural form often express quantity rather than number; when this is clearly evident, the singular form of the verb is required. The following sentences are correct:

1. A thousand dollars *was* paid for the property.
2. Ten thousand bushels of wheat *was* purchased in May.
3. Two hundred pounds *was* his weight at that time.
4. Seven pounds of salt *is* required.
5. Two hundred gallons of wine *was* sold to one customer.
6. Twenty-five cents *was* subscribed by the class.
7. Sixty ounces *was* the quantity sold on Saturday.

Unless quantity rather than number is *plainly indicated* in the sentence, the plural form of the verb should be used as in the following:

1. Three days *were* given to London and two to Paris.

2. Five dollars *were* laid on the table.
3. Two gallons *were* used.

NOTE.—Usage inclines to the use of the plural where a small quantity is indicated.

1. Three quarts of milk *were* purchased.
2. Several dollars *were* paid for stationery.

96. Collective nouns as subjects. Some nouns in the singular form, are either singular or plural in meaning, according to the sense in which they are used. These are called collective nouns.

Study the following illustrative sentences:

1. The *committee* *has* prepared *its* report and adjourned.
2. The *committee* (that is, the *members* of the committee) *are* unable to agree, and therefore have not made their report.
3. The *committee* *are* all good men.
4. The *committee* *is* composed of good men.
5. The Adams *family* *is* famous in American history.
6. The *family* (members of the family) *reside* on Pine Street.
7. His *family* *is* large, but he supports *it* in comfort.
8. A *pair* of gloves *costs* a dollar.
9. Two *pair* *were* sold.
10. A *pair* of twins *were* abandoned by *their* parents.
11. What *means* *were* used to convince him?
12. That *means* of winning the game *is* unfair.
13. The *jury* *has* rendered *its* verdict.
14. The *jury* *are* tired of the case.
15. *None* of the clerks *is* to blame.

NOTE.—None (equivalent to *not one*) is treated as singular by most accurate writers.

Compound Subjects.

97. (a) When the assertion applies to the several members of a compound subject, the plural form of the verb is required.

EXAMPLE: Frank and Joe *are* sick.

(b) When the assertion applies to one of the subject members, and not to the others, the verb should agree with that member.

EXAMPLES: The boy, and not the parents, *was* to blame. The parents, and not the boy, *were* to blame.

(c) When the assertion applies separately

to several parts, each in the singular form, the verb should be singular.

EXAMPLES: Either Frank or Joe *is* sick. Neither the lion nor the tiger *is* native to America.

(d) When the assertion applies separately to several parts, some of which are singular and some plural, the verb should agree with the member that is nearest to it.

EXAMPLES: Neither the man nor his employers *were* responsible. Neither the employers nor the man *was* responsible.

LESSON 17.

Review Exercises.

Exercise 25.

Write sentences illustrating the agreement of the verb with the following nouns used as subjects. Consult the dictionary if necessary:

measles	pair	civics
wages	pains	scissors
dozen	crisis	analysis
tidings	gentlemen	morals
Congress	people	crowd
whereabouts	score	tactics

Exercise 26.

Form original sentences illustrating the use of the following collective nouns, both as singular and as plural subjects:

family	jury	couple
company	society	mob
flock	committee	firm

Exercise 27.

Correct the following and give reasons:

- Neither Frank nor I are to go.
- A flock of birds were seen above the lake.
- The family is all at home.
- The jury is not agreed as to the evidence.
- Henry and not his sisters are to go.
- Bread and milk are wholesome food.
- Rats and mice is vermin.

8. A pair of twins was lying on the couch asleep.

9. The committee was dining in its apartments.

10. Neither the daughter nor the mother are ill.

11. Either the soldier or his officers is to blame.

12. The goods was purchased at a discount.

13. The acoustics of the hall are unsatisfactory to the society.

14. Everybody were invited.

15. A basket of eggs were on the table.

16. The couple has enjoyed its visit.

17. One faction in the convention favor Jones and refuse to support Robinson.

18. Every one of us were absent.

19. Fifty dollars were paid for the rent.

20. Five pounds of salt are needed.

21. Twenty years of his life were spent in Paris.

22. Fifteen pounds are the exact weight.

23. Fifteen cents were contributed by the teacher, and seventy-five cents, in all, were raised.

24. Five hundred bushels of potatoes were the quantity sold in March.

25. Five silver dollars was given to me today.

LESSON 18.

Errors in the Use of Verb-Forms.

98. The use of improper or unauthorized verb-forms, instead of the proper forms, especially in the case of the past, and the perfect forms, is a very common error with careless writers or speakers. Errors of this kind may be divided into the following classes:

1. The use of impure or unauthorized forms; as, *drownded* for *drowned*, *knowed* for *known*, *ain't* or *hain't* for *am not*.

2. The use of the perfect for the past forms; as, "I *seen* him," instead of, "I *saw* him." "They *come* to town yesterday," instead of, "They *came* to town yesterday."

3. The use of the past for the perfect form; as, "They have *went* away," instead of, "They have *gone* away." "They have *began* the work," instead of, "They have *begun* the work."

4. Using the parts of one verb for those of another; as, *lay* for *lie*, *sit* for *set*, etc.

5. Misuse of auxiliaries, shown in the indiscriminate use of *shall* and *will*, *should* and *would*, *can* and *may*, etc.

The following list of irregular verbs contains the ones most frequently misused. The student should study this list until he can illustrate by means of a sentence the use of any form given.

CAUTION: Remember that the past form should never be used with an auxiliary, and that the perfect should never be used (in the predicate) without one.

Irregular Verbs.

beat	beat	beaten
begin	began	begun
blow	blew	blown
break	broke	broken
burst	burst	burst
catch	caught	caught
choose	chose	chosen
come	came	come
do	did	done
draw	drew	drawn
drink	drank	drunk or drank
drive	drove	driven
eat	ate	eaten
fall	fell	fallen
fly	flew	flown
freeze	froze	frozen
go	got	gone
get	went	got or gotten
give	gave	given

grow	grew	grown
have	had	had
know	knew	known
lay	laid	laid
lie (to rest)	lay	lain
pay	paid	paid
ride	rode	ridden
ring	rang or rung	rung
rise	rose	risen
run	ran	run
see	saw	seen
set	set	set
sit	sat	sat
shake	shook	shaken
shoe	shod	shod
sing	sang or sung	sung
sink	sank or sunk	sunken
slay	slew	slain
speak	spoke	spoken
steal	stole	stolen
swim	swam	swum
take	took	taken
tear	tore	torn
throw	threw	thrown
wake	woke or waked	waked
wear	wore	worn
weave	wove	woven
write	wrote	written

Transitive and Intransitive Verbs.

99. A **transitive verb** is one that requires an object complement to complete its meaning. (See Lesson 7.)

EXAMPLES: He *will write* a letter. They *bought* the books.

100. An **intransitive verb** is one that does not require an object complement to complete its meaning.

EXAMPLES: They *are walking*. She *laughed* heartily.

NOTE.—Copulative verbs, or those that are completed by an attribute complement, are intransitive. See 24-25.

101. There are two groups of verbs that are somewhat similar, both in meaning and form, the distinction being that the verbs of the one group are transitive, while those of the other are intransitive.

We have here arranged these verbs in pairs. Notice that the first one in each pair is *intransitive*, and that the second one is *transitive*. The student should study them until he is familiar with the forms and meaning of each.

	NAME-FORM.	PAST	PERF. PART.
1.	{ Fall (to topple over)	fell	fallen
	{ Fell (to cause to fall)	felled	felled
2.	{ Lie (to recline)	lay	lain
	{ Lay (to cause to recline)	laid	laid
3.	{ Rise (to ascend)	rose	risen
	{ Raise (to cause to rise)	raised	raised
	{ Learn (to acquire	learned	learned
	knowledge)		
4.	{ Teach (to cause to	taught	taught
	learn)		
5.	{ Sit (to rest)	sat	sat
	{ Set (to place)	set	set

Sentences Illustrating the Use of the Foregoing Verbs.

Fall (intrans.) The tree *fell* (or *has fallen*).

Fell (trans.) They *have felled* the tree.

Lie (intrans.) He *lay* (or *was lying*, or *has lain*) on the couch.

Lay (trans.) They *laid* (or *will lay*, or *have laid*) him on the couch.

Rise (intrans.) He *rose* (or *has risen*, or *will rise*) from his chair.

Raise (trans.) They *raised* (or *will raise*) the flag over the building.

Sit (intrans.) The king *sits* (or *sat*, or *has sat*) on the throne.

Set (trans.) He *set* (or *will set*, or *has set*) the pitcher on the table.

Exercise 28.

Correct the following sentences and tell why they are incorrect:

1. The wind blowed very hard.
2. They done it well.
3. He has ran away.
4. He lay the book on the table.

5. The bill has been payed.
6. They have swam the river.
7. He laid down on the grass.
8. Will the bread raise?
9. The general had fallen trees across the road in order to hamper the movements of the enemy.
10. He come home yesterday.
11. He learned me to play tennis.
12. She has set there for an hour.
13. They had eat the bread.
14. He drunk a pint of milk.
15. Had I saw him first, I would not have went.
16. I am almost froze.

Do you ever use any of the following forms?

ain't	ketch (for catch)	drawed
blowed	druv (for drove)	hadn't ought
burstud	drownded	dove (for
growed	knowed	dived)
		weaved
clumb (for climbed)		rid (for rode)

Exercise 29.

Form sentences illustrating the correct use of the following forms:

went	fell	raised
begun	gave	seen
blew	lain	rose
done	laid	come
sat	swam	wrote
set	stole	took

NOTE.—*Set* is intransitive in a number of meanings, as, The sun *sets*; The current *sets* to the east; The plaster *has set*; The blossoms *have fallen*, and the fruit *has set*; He *set out* to do his whole duty. The use of *set* in the case of a brooding hen is incorrect; say, "a sitting hen;" "the hen *sits* on her nest."

LESSON 19.

Misuse of Auxiliaries.

102. Shall and will. These auxiliaries assert either *mere futurity* or *promise or determination*, according to the person of the subject. Thus, "I shall" or "We shall" (first person) asserts mere futurity; as, "I *shall* be ill," "We *shall* arrive at six o'clock." "You shall" or "He shall" or "They shall" (second and third person), asserts promise or determination on the part of the speaker.

EXAMPLES:

You shall go to school (determination).

He shall be allowed to go (promise).

They shall obey the rules (determination).

Will has much the same meaning as *shall*, but as to person, is used in the opposite way. That is, *will*, in the *first person*, implies promise or determination, and in the *second* and *third person*, mere futurity.

EXAMPLES:

I will pay you the money (promise).

We will never submit to it (determination).

You will arrive at Chicago on Saturday (futurity).

They will not consent to the agreement (futurity).

The following arrangement shows the correct use of *shall* and *will*:

MERE FUTURITY.

1st Person	2nd and 3rd Person
I shall	You will
We shall	He will
	They will

PROMISE OR DETERMINATION.

1st Person	2nd and 3rd Person
I will	You shall
We will	He shall
	They shall

Exercise 30.

Explain the correct use of *shall* and *will* in the following sentences:

1. I will go if you desire.
 2. You shall have the money even though I must sell the crown jewels.—*Queen Isabella to Columbus.*
 3. I will have it in spite of you.
 4. I am convinced that I shall not live long.
 5. He will do as he pleases anyhow.
 6. They shall see the play if they wish.
 7. Do not fear; the money shall be raised.
 8. I will never see him again, never.
 9. Alas! I shall never see him again!
 10. They shall go to school; I will not allow them to grow up in ignorance.
- Why are the following incorrect?
1. I will probably suffer for it.
 2. You will not impose on me in that manner.
 3. I fear he shall be sick.
 4. They shall arrive tomorrow if the train is not delayed.
 5. I shall not allow you to go.
 6. I will be unable to see him.
 7. He will not go; I promise you that.
 8. We shall remit the amount without fail on Jan. 1.
 9. You shall probably be ill to-morrow.
 10. I am afraid we will not arrive in time.

103. In asking questions the auxiliary should be used that is required in the answer.

EXAMPLES:

QUESTIONS.	ANSWERS.
Will you buy it?	I will.
Shall you enjoy the trip?	I think I shall.
Will he recover?	We think he will.
Shall I be punished?	You shall.
Will I be punished?	I think you will.

Will I be ill?	I think you will.
Shall he pay the debt?	He shall.
Will he pay the debt?	He will.

Exercise 31.

State why the following are incorrect:

- Will you be ill?
Will I get my lesson?

NOTE—"Will I?" is usually incorrect, as only the person who asks the question can tell whether he "will" or not.

- Shall he be ill?
Shall you try to win?
Shall to-morrow be fair?
When will you be of age?
When shall I be elected?
How shall you get the money?

104. Should and would. These auxiliaries are, respectively, the past forms of *shall* and *will* and have corresponding uses in the different persons.

"I should," "You would," and "He would," are used when there is no promise or determination on the part of the speaker.

EXAMPLES: I *should* like to go. I *should* have gone if it had not rained. You *would* have failed, had you attempted it. He *would* have been elected but for the alien vote.

"I would," "You should," and "He should," imply conditional promise or determination on the part of the speaker, or duty on the part of the person spoken to.

EXAMPLES: I *would* never have consented to such an arrangement. Had I known of your distress, you *should* have had aid (promise). If I had the power, you *should* be punished (determination). He *should* support his parents (duty).

NOTE.—*Should* and *would* are used to express other meanings, and many nice distinctions are involved in their accurate use. For the exact determination of any of these cases, an unabridged dictionary should be consulted.

Exercise 32.

Justify the use of *should* and *would* in the following sentences:

1. I *should* like to attend a convent.
2. If the lion were to escape, I *should* be frightened.
3. If you were my son, you *should* obey your teacher.
4. Were you to fail, I *should* be very greatly disappointed.
5. Had I known the facts, I *would* not have loaned him the money.
6. If all goes well, he *should* be here by Saturday.

LESSON 20.

Verbals.

105. The term **verbal** is broadly used to designate a word or phrase that has the form and meaning of a verb, but which is used as a noun or an adjective modifier.

The perfect and imperfect participles are often used as verbals; also, several kinds of phrases, formed by joining certain auxiliaries to these forms; as, *having written*, *being seen*, *having been noticed*, etc. By some authors, verbals are called "participial adjectives," "verbal nouns," "verbal adjectives," "compound participles," etc., but the value of these distinctions is not apparent.

106. The **infinitive verbal phrase** consists of the word *to*, followed by various verb-forms; as, *to go*, *to be going*, *to have gone*, *to be seen*, *to have been seen*, etc. The word *to* is omitted in certain constructions after an object complement; as, "He made him (to) admit it," "I heard her (to) sing."

Exercise 33.

Name the verbals to be found in the following sentences, giving the office of each:

1. He owns a thriving business, having purchased it in January.
2. He was a learned man, much broken in fortune.
3. Being advised as to the situation, we will at once take advantage of the rising market.
4. Knowing his capability, I advised him to accept the position.
5. To be prepared for every emergency, was his constant aim.
6. Having been informed of the occurrence, he is to leave for New York to-night.
7. Bathing too soon after eating is injurious.
8. It was a drawn battle, yielding no advantage to either contestant.
9. Any owner may recover possession of stolen property by proving title.
10. Having supplied you with written instructions, we naturally expected you to follow them.

LESSON 21.

Errors in Use of Verbals.

107. **Verbals modified by possessives.** When a verbal is used as the object of a preposition, and is modified by a noun or pronoun, the modifier should have the possessive form.

EXAMPLES:

INCORRECT.

1. I did not know of *him* going.
2. because of *John* being ill.
3. through the *president* failing to come.
4. I heard of *you* and your *brother* being ill.
5. on the *boys* refusing to go.
6. They heard of *him* having gone.

CORRECT.

1. I did not know of his going.
2. because of John's being ill.
3. through the president's failing to come.
4. I heard of your and your brother's being ill.
5. on the boys' refusing to go.
6. They heard of his having gone.

108. **Present and perfect infinitives.** The *present* infinitive (not the perfect) is required when reference is had to a time *coincident with* or after the time indicated by the predicate verb.

The *perfect* infinitive is required when the reference is to a time *before* that indicated by the predicate verb.

EXAMPLES:

INCORRECT.

1. I should have been pleased *to have met* you.
2. I should have been glad to have heard her.
3. We should have been delighted to have gone.

CORRECT.

1. I should have been pleased to meet you.
(time coincident with predicate).
or
I am pleased to have met you.
(before time indicated by predicate).
or
I am pleased to meet you (now).
2. I should have been glad to hear her.
or
I am glad to have heard her (or to hear her).
3. We should have been delighted to go.
or
We are delighted to have gone (or to go).

109. Omission of verb. The omission of the verb or some of its parts, or of the subject, may cause the sentence either to be ungrammatical or ambiguous (obscure) in its meaning.

EXAMPLES:

INCORRECT.

I like him better than John.

CORRECT.

I like him better than John does.

or

I like him better than I like John.

Here the omission of the verb in the incorrect sentence leaves the reader in doubt as to which of the meanings given in the correct sentences is intended.

INCORRECT.

He knew that he had omitted to do what he ought to (or should).

CORRECT.

He knew that he had omitted to do what he ought to do (or should do).

Good usage requires the repetition of the verb in such sentences.

110. Agreement of tense forms. The parts of a compound predicate should agree in tense-form.

INCORRECT.

I have advised him and, in fact, did all I could to prevent his going.

CORRECT.

I have advised him and, in fact, have done all I could to prevent his going.

or

I advised him and, in fact, did all I could to prevent his going.

In the incorrect sentence, the perfect form of the verb is joined with the past. In both of the correct sentences, the tense- and verb-forms agree.

INCORRECT.

I have gone several times in March and went again in April.

CORRECT.

I went several times in March and went again in April.

LESSON 22.

Review of Verb-Forms.

Exercise 34.

Rewrite the following sentences, correcting all errors:

Be prepared to give the reasons for your correction.

1. If I had knew you was not coming, I would not have set there so long.

2. The majority of men is inclined to justice.

3. Clay admired Webster more than Calhoun.

4. I have not and never will tell him.

5. Since that time there has been several disputes.

6. She beseeched him to spare her boy.

7. He learned me to file letters.

8. She had laid down for a moment's rest.

9. Beef and poultry are scarce, but fish are to be found in all the markets.

10. It was your business to have secured as many orders as possible, and to have been on the look out for orders all the time.

11. His crime being discovered, he flew to South America.

12. I have not, and will not, agree to his proposal.

13. The jury were out two hours before they returned their verdict.

14. I should have liked to have met him.

15. The tree was fallen by my brother in 1890 and it has laid there ever since.

16. Every one of us were asked to bring our books.

17. You have not done your work heretofore, but I shall see to it that you shall hereafter.

18. The measles have broken out and half the school is absent.

19. You have not done it, but you ought to.

20. Will I recite to you in the classroom or the study-hall?

21. In business education, is to be found the shortest roads to success.

Exercise 35.

Rewrite each of the following sentences, choosing the right word from those italicized:

1. The mercury has *fell* *fallen* ten degrees.

2. The general, with his aids, then entered, and *were* *was* at once conducted to the President's box.

3. Every one of us *has* *have* known about it.

4. It was plain that a majority of the delegates *were* *was* for Wilson.

5. A number of hats *were* *was* offered for sale.

6. The greater part of our marriages *is* *are* happy.

7. Since the passage of the law, gold has steadily *flown* *flowed* into the treasury.

8. Her nurse *sat* *seated* her in the big chair.

9. One hundred dollars *have* *has* been subscribed.

10. A clear majority of the convention *was* *were* for Brown.

11. A barrel of pecans *were* *was* ordered in October.

12. One of the many things that *make* *makes* life uncomfortable in the Philippines *is* *are* the great multitude of mosquitoes.

13. The course of events *have* *has* proved the truth of his remark.

14. Ten dollars *were* *was* given for the coat.

15. His friend *plead* *pleaded* with him, but all to no purpose.

16. The great height of the trees *was* *were* most impressive.

17. The clanging of the many bells *were* *was* always in our ears.

18. The Mothers' Club *request* *requests* the pleasure of your company on Tuesday evening.

Exercise 36.

Rewrite correctly such of the following sentences as you consider incorrect:

1. I think that neither he nor his sons are in the city.

2. This wonderful lecturer, and alleged "humorist," relies on his imagination for his facts and on his memory for his wit.

3. Failing to agree, the jury were discharged.

4. Neither Henry nor Frank were at home.

5. Price have rose but prosperity has raised them.

6. Bad news travels fact.

7. I would think he should know better.

8. The old wreck lay there for years.

9. The public get what they demand; if the drama is bad, the public, not the managers, are to blame.

10. Twenty cents were spent for postage-stamps.

11. I shall be obliged to refuse your request.

12. Will I get the book for you?

13. All but one of my classmates has been successful.

14. The sun had not yet rose.

15. Neither of the boys are here.

16. I will not be able to attend.

17. I would be ruined if I was to spend money as you do.

18. I do not think I will be sick.

19. I large number of words was misspelled.

20. Each of these methods brings the right answer.

21. I am determined that they shall go.

22. I have no doubt of the senator being sincere.

23. Since the beginning of the Republic the majority have ruled.

24. Mr. Wilson will be pleased to accept Mrs. Clarke's kind invitation for Wednesday.

25. His industry and capability and the fact that he is absolutely honest, has won the favor of his employers.

LESSON 23.

Adjectives and Adverbs.

111. Adjectives and adverbs are closely related in form, meaning, and use. They are usually employed as modifiers, and serve to vary the meaning of the sentence in a great variety of ways.

112. Most adjectives are descriptive words naming qualities belonging to the object signified by nouns and pronouns; as, good, large, old, white, kind, etc. Other adjectives are used merely to designate the noun, or to limit its application to some particular object or objects; as, *a man, this desk, those boys, five books, yonder hill, the school.*

113. Adverbs are usually related as adjuncts (words joined to) to verbs and verbals, modifying these as to the time, place, manner, or cause of the action signified by the verb; as, "He was running *rapidly*," "They were standing *there*," "He came *yesterday*." They also modify adjectives and other adverbs by varying the degree of quality expressed; as, *very rich, slightly ill, rather quietly.*

114. The grammatical variations of adjectives and adverbs are few and their inflection simple. Errors in the use of these parts of speech are mostly due to a misunderstanding of their meanings. Errors of this class do not properly belong to grammar, but to *diction*, or word-selection, and will be considered in a subsequent lesson.

115. Certain adjectives and adverbs are inflected to indicate what, in grammar, is called **comparison**. There are three degrees, or variations, of comparison, as follows:

1. **Positive degree**, or that which indicates merely the possession of the quality; as, sweet, hot, noble, fast.

2. **Comparative degree**, or that form which indicates a stronger degree of quality than is expressed by the positive form; as, sweeter, hotter, nobler, faster.

3. **Superlative degree**, or that which indicates a still stronger degree of quality than the comparative; as, sweetest, hottest, noblest, fastest.

116. **Inflection**. It will be seen that in the foregoing examples the comparative degree is formed by adding *er*, and the superlative degree by adding *est* to the positive.

117. Such adjectives and adverbs as form their comparatives and superlatives by means of these inflections are said to be *compared regularly*. They are usually words of one syllable. Most of those having two or more syllables are not compared regularly, but have their variations in degree expressed by the qualifying adverbs *more* and *most*; as, *more beautiful, most beautiful.*

118. Several adjectives and adverbs are compared irregularly by the use of entirely different words.

EXAMPLES:

POSITIVE.	COMPARATIVE.	SUPERLATIVE.
good	better	best
some	more	most
little	less <i>or</i> lesser	least
ill <i>or</i> bad	worse	worst

119. Some adjectives and adverbs express qualities that do not admit of comparison.

EXAMPLES: round, French, dead, yonder, there, first.

Exercise 37.

Write, in the form given on the preceding page, the comparison of such of the following adjectives and adverbs as admit of comparison. Write in a separate list those that are not compared. When in doubt, consult the dictionary:

handsome	safe	curious
square	quietly	round
good	hopeful	matchless
popular	above	lovely
nicely	rapidly	often
complete	lively	friendly
contented	sad	happy
universal	perfect	senseless

LESSON 24.

Errors in the Use of Adjectives and Adverbs.

120. Improper comparison. In the comparison of adjectives and adverbs, the following errors should be avoided:

(a) Using terms of comparison in the case of adjectives that express absolute quality. Say, *more nearly* round, *more nearly* equal; not "rounder," "more equal," etc.

(b) Use of superlatives in comparing *two* persons or things. Say, "This is the *larger* book of the two," not, "This is the *largest* of the two."

(c) The making of illogical comparisons. Say, "Paris is the most elegant city of Europe," or, "more elegant than any other city in Europe," not, "Paris is more elegant than any city of Europe." As Paris is included in the phrase, "any city of Europe," the last sentence is equivalent to saying that Paris is more elegant than itself. Say, "George is more studious than any of his classmates," not "George is the most studious of his classmates." As George is not "of his classmates," the last sentence is illogical.

121. Improper forms of adjectives and adverbs. There are a number of uncouth and wholly unauthorized words and expressions, the use of which ought to be (but is not) confined to the vulgar and illiterate. Among these the following may be mentioned: "every-

wheres" and "anywheres," for *everywhere* and *anywhere*; "complected," for *complexioned*; as, "She is light complected," instead of, "She is light complexioned," or, "She has a light complexion;" "nowhere near" for *not nearly*, as, "You were nowhere near so sick as I," instead of, "You were not nearly so sick as I;" "not much" or "not muchly," for *not at all*. "Do you intend to withdraw from the contest?" "Not much." This barbarism is quite inexcusable. Say, "I do not," or for greater emphasis, "Not at all," or "By no means."

NOTE.—The author has before him a business school announcement in which occur the following question and answer:

"Have we then abandoned Blank's shorthand? Not muchly."

"Thusly" for *thus*. "He reasoned thusly," for "He reasoned thus."

"Illy" for *ill*. "He spoke illy of her." Say, "He spoke ill." "Illy" is now obsolete. "Beside" for *besides*. "May persons *beside* me think so." Say, "May persons *besides* me think so."

"Firstly" for *first*. "Firstly, we wish to call your attention to, etc." While *secondly*, *thirdly*, *fourthly*, etc., are correct, there is neither authority nor occasion for "*firstly*," since the word *first* is both an adjective and an adverb.

122. Adjectives for adverbs. The misuse of adjectives and adverbs in attribute complement and predicate modifier has already been considered (See Lesson 8). Some errors of this class occur in other constructions.

"Real" for *very* or *really*. "It is *real* pretty." Say, "It is very (or really) pretty."

"Much" for *very* or *badly*. "He is not *much* hurt." Say, "He is not badly hurt." "I am not *much* sick." Say, "I am not very sick."

Adjectives are often incorrectly used to modify other adjectives, as in the following examples:

INCORRECT.

He was terrible angry.
It was uncommon cold.
It was an awful bloody battle.
He was a mighty sick man.

CORRECT.

He was terribly angry.
It was uncommonly (or exceedingly) cold.
It was an awfully bloody battle.
He is a very sick man.

NOTE.—This use of *mighty* is especially common as a colloquialism in our Southern states.

123. Superfluous adjectives and adverbs.

It is a common fault of untrained or thoughtless writers, or those who write for sound rather than for sense, to crowd their sentences with useless adjectives and adverbs.

In the following sentences, the italicized words are wholly useless:

1. She was a charming *and attractive* girl.
(If she was charming it may be assumed that she was attractive.)

2. The collections were up to the *usual* average.

3. It was a dire *and awful* calamity.

4. The *funeral* obsequies occurred on Tuesday. (As well might one speak of a funereal funeral.)

5. A *punitive* law should be passed to punish this offense.

6. His habit of talking to himself had become *habitual*. (This sentence occurs in a recent work of fiction. How a habit could be other than "habitual" is not explained. The author probably intended to say that the habit had become fixed.)

7. The litigants, accompanied by their *respective* attorneys, entered the court-room. (It is difficult to frame a sentence in which this much overworked word "respective" has any real use.)

8. You may think now that you are right, but you will see your error later *on*.

9. He has opened *up* a dry-goods store at Dayton.

10. Errors are to be found throughout the *whole* book.

11. We parted *mutually* disliking each other.

12. The arrangement was *reciprocally* beneficial to both of them. (The meaning is

properly expressed also, by retaining the adverb and omitting the phrase, "to both of them.")

124. Disagreement in number. The following adjectives have both a singular and a plural form:

SINGULAR.	PLURAL.
this	these
that	those

A few others have the plural only; as, few, several, many, sundry, various, divers, and the numerals—two, three, four, five, etc.

A few adjectives are singular only; as, none, either, neither, each, every.

The adjectives *these* and *those* are plural in form and should be used to modify plural nouns only. Do not say, "these" kind, or "those" sort, but *this* or *that* kind or sort.

125. Adjectives as pronouns. In the case of certain adjectives, as, one, any, many, all, those, few, etc., the noun is often omitted, the adjective thereby acquiring the function of a pronoun.

EXAMPLES: *Many* are called, but *few* are chosen. *All* should obey the law. *Each* should do his part. *Neither* was injured.

It should be remembered that each, either, neither, this, that, and one, are *always* singular, and when used as subjects require singular verbs. The words any, none, and some, are either singular or plural.

All, many, these, those, and few, are *always* plural.

Those and them. Very careless or illiterate persons use the pronoun *them* in place of the adjective *those*; as, "Them" books are gone. Who took "them" apples? No one with the least regard for his mother-tongue should be guilty of this uncouth form of speech.

126. Double negatives. The words no, not, none, nobody, neither, nor, never, and nothing, are called *negatives* because their use changes an affirmative sentence to a negative one.

EXAMPLES:

AFFIRMATIVE.

1. Either may go.
2. He is ill.
3. It was either Henry or Ralph.
4. I have seen him.
5. They accomplished something.
6. One of us will go.

NEGATIVE.

1. Neither may go.
2. He is not ill.
3. It was neither Henry nor Ralph.
4. I have never (or not) seen him.
5. They accomplished nothing.
6. None of us will go.

A prevalent error, and a most offensive one from the standpoint of good English, is to employ two negatives in one sentence. The effect of this is to destroy the negation which the speaker wishes to express.

EXAMPLES: We haven't no books. I haven't never seen him. It isn't no use. We have not seen none. They didn't do nothing.

These slipshod expressions are most likely to occur with the constructions, isn't, didn't, haven't, etc. They should be carefully avoided.

Exercise 38.

Write sentences illustrating the correct use of the following adverbs, adjectives, and adjective pronouns:

nice	nicely	soon
somewhat	neither	any
well	nearly	yonder
better	best	these
oftener	there	this
badly	few	less
most	none	each

Exercise 39.

Rewrite such of the following sentences as contain errors:

1. This is the most interesting book of the two.
2. This figure is rounder than that.
3. Of all his sisters, she was the most favored.
4. Mt. Blanc is higher than any other mountain in Europe.
5. He is nowhere near so intelligent as his brother.
6. He was dark complected and wore a real stylish hat.

7. We feel that you have acted real mean in the matter.

8. It was tolerable cold, and the wind blew awful.

9. He is a stout, fleshy man, and has formed the curious and singular habit of walking with both of his two hands tightly closed.

10. It is the largest mill of its kind in the whole world.

11. The partners then placed their respective contributions of capital in the bank to the credit of the firm.

12. We mutually agreed to share the gains and losses equally.

13. Later on, they intend to open up a real estate office.

14. Why did you buy them kind?

15. We never saw none of the samples.

16. They haven't done nothing about it as yet.

17. He is the best boy of the three.

18. He was very near successful.

19. The argument was most unanswerable.

20. His address was mighty interesting.

LESSON 25.**Clauses and Connectives.**

127. A Clause is any group of words containing a subject and a predicate. A sentence may consist of two or more independent or co-ordinate clauses joined by a conjunction.

EXAMPLE: *You may go to New York and Arthur may return to Cincinnati.*

128. A sentence may also consist of one or more independent clauses, and one or more dependent, or subordinate, clauses.

EXAMPLE: We greatly feared that he would be injured. In this sentence, "We greatly feared" is the main, or independent, clause, and "that he would be injured" is a subordinate clause serving as the object complement of the verb *feared*.

129. Independent clauses are joined by the conjunctions, if, but, for, and, although, as, etc.

131. Subordinate clauses are usually joined to the rest of the sentence by two classes of connectives:

1. **Conjunctive adverbs**, why, when, how, where, etc.

2. **Relative pronouns**, who, whom, whose, which, that, what, etc.

132. A subordinate clause may serve as the subject of the sentence, as an attribute complement, or as an adjective or an adverbial modifier. The following sentences illustrate clauses used as these several elements, the words comprising the clause being printed in italics:

Subject. *That he would fail*, was the general opinion.

Attribute complement. His fault is, *that he refuses to listen to advice*.

Object complement. We believe *that he will come*.

Adjective modifier. He is a man *who knows his business*.

Adverbial modifier. We started *when the bell began to ring*.

NOTE.—An adverbial clause is usually joined by a conjunctive adverb to the word or phrase it modifies; as, "You may go *when* he returns." Other kinds of clauses are usually connected to the rest of the sentence by means of a relative pronoun; as, "I know *whom* you mean."

133. **Office of relative pronoun.** Besides its use as a connective, the relative pronoun fills some office in the clause, as subject, attributes complement, object complement, or object of a preposition. Some of the relatives, like the personal pronouns, have nominative, objective, and possessive forms. Study the following:

NOMINATIVES.	OBJECTIVES.	POSSESSIVES.
who	whom	whose
which	which	whose
whoever	whomever	
whosoever	whomsoever	

What and *that* have no possessive forms, and their nominative and objective forms are the same.

134. The proper use of the nominative and objective forms of the relative pronouns should have the student's careful attention, as the misuse of these forms is a common error.

The nominatives *who* and *whoever* should be used only as the subject and the attribute complement; the objective forms, *whom* and *whomever*, should be used only as the object complement, or as the object of a preposition.

EXAMPLES:

INCORRECT.

1. He knows who we mean.
2. I wonder whom he thinks we are.

(The relative is here the attribute complement of *are*.)

3. You may give the book to whoever you will.

(The relative is here the object of *to*.)

4. Do you know whom it is?
5. I wonder whom will be chosen.

(The relative is here the subject of the clause.)

CORRECT.

1. He knows whom we mean.
2. I wonder who he thinks we are.

3. You may give the book to whomever you will.

4. Do you know who it is?
5. I wonder who will be chosen.

135. **Interrogative sentences** are those used in asking questions; as, "Whom did you see?" "When did he come?" They are usually introduced by the words, who, whom, where, why, when, etc. These words, when thus used, are called *interrogatives*.

As interrogative pronouns, *who* and *whom* may have the same offices as when they are used as connectives, the same errors arise from their misuse.

Study the following examples:

INCORRECT.

1. *Who* did he mean?
2. *Who* do you intend to invite?
3. *Who* did he sell it to?
4. *Whom* can it be but Frank?
5. *Whom* did you say called?
6. *Who* do you believe it to be?

Exercise 40

Rewrite the following sentences, choosing the right word from those italicized:

1. I have no idea *who whom* it was.
2. Do you know *who whom* he meant?
3. *Whom who* do you think is guilty?
4. *Whom who* will it be?
5. *Whom who* was it given to?
6. You may write to *whomever whoever* you are acquainted with.

CORRECT.

1. Whom did he mean?
 2. Whom do you intend to invite?
 3. To whom did he sell it?
 4. Who can it be but Frank?
 5. Who did you say called?
 6. Whom do you believe it to be?
 7. I am just to *whomever whoever* is just to me.
 8. My friend from Chicago *whom who* I invited to visit me, will arrive on Monday.
 9. They are persons *whom who* we believe to have done wrong.
- NOTE.—The subject of an infinitive phrase should have the objective form.
10. They are persons *whom who* we think have done wrong.

LESSON 26.

Agreement of the Verb in Clauses.

136. When a relative pronoun is the subject of a clause, the verb in the clause must agree with it in number. As a pronoun agrees in number with its antecedents, it follows that the number-form of a clause verb must often be determined by a reference to the antecedent of the relative. Thus, in the sentence, "She is one of the persons who have been chosen," the plural form of the verb is used because *who* is the subject, and its antecedent, *persons*, is plural.

Why are the following sentences incorrect?

1. Only one of the robbers who was captured has made a confession.
2. The professor and his brother from Washington, both of whom was here last week, have gone to Cleveland.
3. Every one who were allowed to go home during the holidays have returned.
4. I am not among those who disapproves of him.

137. Than and as. It is a common error to use these conjunctions before objective pronouns in sentences like "He is older than me," "She is as tall as him," instead of, "He is older than I," "She is as tall as he." In such sentences, the second clause is contracted by the

omission of the verb. By supplying the verb, the reason for using the nominative form becomes evident. "He is older than I *am*," "She is taller than he *is*."

138. So and as. The word *as* may be used either as an adverb or as a conjunction.

EXAMPLES: He is *as* guilty *as* I am.

Here, the first *as* is an adverb modifying the adjective *guilty*, while the second *as* is a conjunction connecting the two clauses. In asserting *equality of comparison*, *as* should be used both as the adverb and the conjunction. But in denying the equality of comparison the adverb *so* should be used.

EXAMPLES: He is *as* rich *as* his brother. He is not *so* rich *as* his brother.

It is a common error to use the adverb, *as* instead of *so*, in sentences like the last.

Correct the following:

1. The woolens are not as expensive as the silks.
2. She is not as proficient as Miss Brown.
3. I am not as well as I was yesterday.
4. Business is not as good this year as last.
5. I am not as much interested as she.
6. Had you studied harder, you might not be as deficient as you are.

139. Neither—nor. *Neither*, when used as a conjunction, should be accompanied by *nor*.

EXAMPLES: *Neither* John *nor* his parents are to blame. I will *neither* affirm *nor* deny the statement.

It is a common fault to use *or* with *neither*; as, "I will *neither* go *or* allow you to go," instead of, "I will *neither* go *nor* allow you to go."

Correct the following:

1. Neither Frank or Harry will attend school this year.
2. It is likely that neither the House or the Senate will be in session.
3. Our position is such that we can neither accept or reject your proposition.
4. We do not believe he is capable, neither do we consider him reliable, or even strictly honest.

LESSON 27.

Diction or Word-Selection.

140. Failure to use words in accordance with their accepted meanings, is the cause of much weak and inaccurate English. Whoever would speak or write effectively or pleasingly, must learn to choose his words with nice discrimination. He should acquire the "dictionary habit" and always be on the lookout for those apt forms of expression that lift speech above the common-place. As an aid to language-study, nothing is more important than the careful reading of good books. It is by this means only that one can become familiar with words as they are used by the masters of literature. But it should be clearly recognized that *mere knowledge* is not enough. We can learn to use words *only by using them*. In letter- and theme-writing, and in other forms of original composition, the learner should constantly put into practice the word-knowledge that he acquires, otherwise, if he hopes to become a ready and accurate writer, his labor will be in vain.

As an introduction to the word-study that follows, we offer here two or three general suggestions which point out some things to be avoided in choosing words:

1. Use words only in accordance with their precise meanings, selecting those that most clearly and appropriately express the idea you wish to convey.

2. Do not use unusual, technical, bookish,

and many-syllabled words, rather than the commoner words of every-day speech. Ordinarily, do not say *reside* when you mean *live*, or *expire* for *die*, or *sufficient* for *enough*, or *anticipate* for *expect*, or *insinuate* for *hint*.

3. In both writing and speaking, but especially in writing, avoid the use of all slang, cant terms, localisms, or other impurities of speech. Some of these are not allowable even in light conversation among intimates; all of them are out of place in written language. Some people seem to take a kind of pride in being, as they would put it, "up to date" in slang. It is usually noticeable that these persons are not "up to date" in more important matters.

4. Avoid the use of needless words, or those that exaggerated the idea. People with commonplace ideas often try to give them importance by means of high-sounding words, just as a poor cook will try to make an insipid dish palatable by a lavish use of spices or condiments. Those who thus overseason their language are fond of words like awful, tremendous, grand, fierce, horrid, splendid, terrible, etc. These have been aptly termed "awful words." There are persons who will use the word "splendid" to describe any pleasing thing, from grand opera to mince pie. They will also use the word "horrible" to describe either a railway wreck or a mosquito-bite.

Some examples are here offered which show the importance of word-selection in determining the difference between good and bad English. Let the student study these examples carefully.

FAULTY.

1. The music was just simply splendid and the supper was certainly immense.
2. I have perused your communication of May 9.
3. I do not apprehend that he will accomplish his purpose prior to his arrival in San Francisco.
4. He did not depart this life until he had reached the advanced age of four score years and ten.
5. He has a good character in that section.
6. The grocer has plenty of patrons.
7. He recommended us to go to a party by the name of Hawkins.
8. The men were connected together by ties of consanguinity.
9. Your failure to answer our letter is immensely aggravating.

CORRECTED.

1. The music was delightful and the supper excellent.
2. I have read your letter of May 9.
3. I do not think he will succeed in his undertaking until he reaches San Francisco.
4. He died at the advanced age of ninety.
5. His reputation in that neighborhood is good.
6. The grocer has many customers.
7. He advised us to go to a person named Hawkins.
8. The men were blood relations.
9. Your failure to answer our letters is very irritating.

Exercise 41.

Rewrite the following sentences, trying to express the intended thought in simple, clear, and correct English. Do not try to preserve the form of the given sentence, if the need of a better form is evident:

1. We have secured splendid table board at a widow woman's who resides near by to the college.
2. I am suffering with a frightful toothache and I guess I must have it out.
3. I desire to acknowledge my obligations to you for your most generous commendation of my services.
4. I've got to get a dictionary; I simply can't tell which of them words to use without it.
5. I went clear to town before I could get a sight of him.
6. It's terrible strange that he never said nothing to me concerning it.

7. His garments were purchased prior to his reception of the remittance sent him by his father.

8. He has turned out to be an awful failure just as I anticipated that he would.

9. I am not sure but what it will rain; it kind of looks as though it might.

10. At a comparatively late hour last night a conflagration started in some unexplained manner in the residence property occupied by Mr. P. C. Sullivan. Despite the heroic efforts of the firemen, the entire structure was consumed by the devouring element. The calamity is a disastrous one to the family, as they are in indigent circumstances.

(The essential fact set forth in this grandiloquent paragraph should be expressed in two or three lines at the most.)

LESSON 28.

Word Study.

141. Colloquialisms. There are in English many words and expressions which are permissible in familiar or light conversation, or even in informal letters, but which are to be avoided in more formal speaking and writing. These expressions are known as *colloquialisms* (from colloquial—conversational). The dictionaries indicate the colloquial use of words by the abbreviation "coll."

There are many hundreds of these words, and their use is somewhat a matter of taste or judgment, but many of them are barely above the grade of vulgarity.

In business English, and in letter-writing generally, colloquialisms should not be avoided to the extent of making one's speech seem stiff, or over-formal, but anything approaching vulgarity should always be shunned. Whether

a business letter or a business conversation should be colloquial, or whether it should be entirely formal, is a matter to be determined chiefly by the relations of the persons, and by the unwritten rules of taste and common sense. In many cases no doubt, it is better to keep on the safe side by using the formal rather than the colloquial term.

NOTE.—For a discussion of this matter in relation to business letters, see 217.

In the following discussion of misused words, the author's comments relate to the requirements of formal English only; this with the understanding that some disapproved expressions may be allowable as colloquialisms.

How to Study Words.

142. The complete study of a word involves four things, viz:

1. How to spell it.
2. How to pronounce it.
3. What it means.
4. How to use it in any or all of its meanings.

Means for such study are supplied by our dictionaries. Of these, there are four that are in general use; viz: "Worcester's," "Webster's," "The Standard," and "The Century." These works differ in unimportant matters only, and none of them can be considered "authoritative" to the exclusion of the others.

143. How to use the dictionary. Most people know how to use a dictionary to find the correct spelling of a word, but many have not learned to use it for the other purposes of word-study. To learn to use the dictionary in determining the correct spelling, pronunciation, meaning, and use of words should be one of the student's first steps in the study of English. It is because of the fact that so many students, even in the advanced grades, have not yet learned to do this, that the matter is referred to here.

144. Diacritical marks. These are symbols employed in all dictionaries (but not in precisely the same way in all) to indicate the

pronunciation of words. At the bottom of each page in the dictionary, is a list of common words, with the diacritical marks of certain letters given, to enable the person who consults the dictionary to pronounce other and unfamiliar words in which these marks are used.

Exercise 42.

Find, by means of the dictionary, the correct pronunciation of the following words:

NOTE.—Do not overlook the accent marks, as given in the dictionary, which are quite as important as the diacritical marks.

abdomen	acclimate	accessory
acoustic	adept	advertisement
aeronaut	agile	a la carte
alias	alibi	allopathy
almond	altercation	asphalt
athenæum	attache	auspices
automaton	audacious	azure

145. Definitions. In defining words, the dictionaries (unabridged) give (1) the **part of speech** using the abbreviations, as *n.* (noun), *v.* (verb), *adj.* (adjective), etc.; (2) the **origin**, that is, the language and form, or "root" from which the word is derived, and, if an important word, its equivalent in other languages (3) the **definition** (or definitions, if the word has more than one meaning); (4) the **synonyms**, which include the other words that are similar in meaning.

In ascertaining the meaning and use of a word, the entire treatment, as given in the dictionary, should be considered.

NOTE.—A key to the various symbols and abbreviations used in defining words will be found in the introductory part of the dictionary.

Exercise 43.

By consulting the dictionary, ascertain the origin, pronunciation, and meanings of the following words, illustrating their uses with original sentences. In case a word has two or more meanings, illustrate each with a sentence:

lenient	comparable	routine
precedence	suffice	isolate

LESSON 29.

Misused Words.

146. Much bad English comes from confusing certain rather common words with others having a somewhat similar form and meaning. In the following lessons, are presented for special study, a collection of commonly misused words, accompanied by such suggestions and cautions as may help the learner to avoid the errors that are most likely to occur in their use.

Misused Nouns.

Action for *act*. "His *act* (not his *action*) was illegal." *Action* usually relates to an act in progress; as, "the *action* of an engine." *Act* relates to a completed action.

Alien—Foreigner. An *alien* is a person of foreign birth who is a resident but not a citizen. A *foreigner* is a person of foreign birth who is not a resident, usually applied to those who are outside of a country or who are within its boundaries temporarily. For example, were an Englishman to reside in America for a term of years, but remain unnaturalized, he would not properly be a *foreigner*, but he would be an *alien* for the reason that he is not a citizen.

Amateur for *novice* or *beginner*. "I did not do well, as I am but a *novice* (not amateur)." An *amateur* is one who practices an art or sport for the love of it, instead of for gain. An amateur may or may not be unskillful.

Antipathy for *dislike* or *aversion*. "He shows a decided *dislike* (not antipathy) for tiresome people." *Antipathy* is a constitutional state or feeling, and is stronger than dislike; as, "an *antipathy* to snakes," or, "an *antipathy* to falsehood."

Avocation for *calling* or *vocation*. "He will engage in the law or in some other professional vocation (or calling, not avocation)." An *avocation* is something in which one engages aside from his regular calling or vocation. Thus, one might say, "My *vocation* is teaching but I sometimes add to my income by story-writing, canvassing, and other *avocations*."

Balance for *rest* or *remainder*. "I have sold the *rest* (or remainder, not balance) of my goods." The *balance* of an account is the excess of one side over the other. So, one might

write, "I enclose a check for the *balance* of our account in favor of your firm." To use *balance* for *rest* or *remainder*, is a gross error.

Character for *reputation*. "He has a good *reputation* (not character) among his neighbors." One's *character* is what he is; his *reputation* is what people think he is.

Consequence for *importance*. "That is a matter of little *importance* (not consequence)." *Consequence* relates to the end, effect, or result of a thing; as, "The loss of Port Arthur was a disaster of great *consequence* to the Russians." *Importance* has reference to the prominence or significance of a thing; as, "Politeness is considered by the Japanese a matter of great *importance*."

Couple for *two*. "We saw *two* (not a couple) of men on the sidewalk." *Couple* or *pair* relates to two persons or things closely associated; as, "a betrothed (or married) *couple*," "the dance requires four *couples*," "Lions are said to hunt in *couples* (or pairs)." Do not say, "a *couple* of books," "a *couple* of weeks," "a *couple* of apples," "a *couple* of boys," etc.

Depot for *station*. "We waited in the little *station* (not depot) for the Chicago train." A *depot* is a place of storage for goods, etc. The word is also applied to the terminal passenger railway stations in the larger cities, but even these are now more frequently (and, we may add, more properly) designated as *stations*.

Device for *article*, *instrument*, or *invention*. "The rocking chair is an *article* (not device) never used by the Chinese." "The barometer is an important *instrument* (not device) invented by Torricelli, an Italian philosopher." A *device* is a contrivance *devised* for a specific purpose; as, a safety valve, a thumb-screw, a railroad-frog, etc. While it is often proper to speak of a device as an *invention*, it is never proper to speak of an invention as a *device* unless reference is had to its special purpose.

Evidence for *testimony*. "The *testimony* (not evidence) given by the witness was contradicted." By *evidence*, we mean anything that tends to prove or disprove a proposition. *Testimony* consists of the statements of wit-

nesses. These statements may or may not be regarded as evidence.

Heap for *much* or a *great many*. "We raised *much* (not a heap of) corn and wheat." "He buys a *great many* (not a heap of) books." This use of *heap* is very objectionable. The word means a pile, or a mass; as, "a *heap* of earth and stone," "On the barn floor was a *great heap* of grain."

Lady—Gentleman. "There were two *ladies* in the street car." "Many *ladies* were present." Use the word *women* in such cases. Say, also, "Mr. and Mrs. Brown," not, "Mr. Brown and *lady*." We may say, "Mrs. H. is a *lady*," meaning that she is a gentle and refined woman, just as we may say, "Mr. H. is a *gentleman*," meaning that he is a man of culture and honor. The indiscriminate use of *lady* and *gentleman* to designate persons of either sex, is in very bad taste, as is also the practice of addressing a strange woman as "lady" instead of "madam." We sometimes hear porters, conductors, floor-walkers, and other public functionaries saying, "This way, *lady*," "I do not know, *lady*," etc.; but well-bred persons say, "Madam." The use of "gents" for *gentlemen* is another current vulgarity. An ex-

perienced traveler says that he always avoids a "Ladies' and Gents' Dining-Room." Another observer of persons and language has remarked: "*gentlemen* wear *trousers*; 'gents' wear 'pants.'"

Exercise 44.

Illustrate with *original* sentences the correct use of the words discussed in this lesson.

Exercise 45.

Select the right word from those italicized in the following sentences:

1. He has chosen teaching as his *vocation* *avocation*.
2. He will pay the *balance* *remainder* of the debt in March.
3. Himself, open-souled as the day, he had a strong *aversion* *dislike* *antipathy* for all hypocrites.
4. He manifested a decided *dislike* *antipathy* as to the proposal.
5. You must not expect much of me, as I am only a *novice* *amateur* *beginner*.
6. The *foreign* *alien* vote of Chicago is large.
7. His *character* *reputation* for truthfulness is not above question.

LESSON 30.

Misused Nouns.

Majority for *most of* or the *greater number*. "*Most* (not a majority) of the houses are small." "Of the machines made in 1905, the *greater number* (not the majority) were defective." Majority relates to persons only, and usually when a question of preference or voting is involved; as, "A *majority* favored the election of Brown," "Mr. A. had a clear *majority* of the delegates."

Party for *person* or *firm*. "We met a *person* (not party) named Stephens." "A *firm* (not party) in St. Louis has offered us goods at a lower price." The use of *party* to designate a person, belongs to legal phraseology; as, "the *party* to a contract," or, "the *party* accused." The use of *party* for *person*, is according to Webster, "now accounted a vulgarity."

Patron—Patronage. "The grocer has many *customers* (not patrons)." "The firm has a

large *custom* (not patronage)." *Patrons* and *patronage* relate to the special support or favor given to an artist, musician, or author. They should never be used with reference to commercial or industrial undertakings.

Plenty for *many* or *enough of*. "We had hired horses *enough* (not plenty of horses) to transport the excursionists." "There were *many people* (not plenty of people) everywhere in the park." *Plenty* means *an abundance of, enough and to spare*, and applies to quantity rather than number; as, "plenty of food," "plenty of grass," "plenty of books and newspapers."

Portion for *part*. "A *part* (not portion) of the town was burned." "But a small *part* (not portion) of his money remained." *Portion* means a *part set aside or allotted*; as, "A *por-*

tion of his time was given to reading," or, "A portion of his estate was bequeathed to his brother."

Ride for *drive*. "We went for a *drive* (not ride) in the carriage." *Ride* is properly used in the case of horseback riding, or riding in an automobile, car, steamboat, or of any means of transportation other than that of a vehicle moved by horses or other animals that are *driven*.

Solicitation for *solicitude*. These words are often confounded. *Solicitation* means the act of soliciting or requesting. *Solicitude* means anxiety. "He felt much *solicitude* (not solicitation) as to the success of the undertaking." "It was owing to his *solicitation* (not solicitude) that I consented to the interview."

Statement for *assertion*. "He made *assertions* (not statements) about his partner which were untrue." A *statement* is a formal or lengthy declaration of facts, or of one's opinion as to a public question. A mere declaration, or assertion of fact, should not be spoken of as a statement.

Success for *one who* or *that which succeeds*. "He has not succeeded (or achieved success) as an author." Do not say, "He is not a *success* as an author." *Success* relates to the thing achieved, not to the person or thing that achieves it.

Verdict for *opinion* or *testimony*. "It is the general *opinion* (not verdict) that the enterprise is a failure." "It is the *testimony* (not verdict) of everyone who has used it that the article is entirely satisfactory. *Verdict* relates to the conclusions rendered by a jury in a lawsuit, but, in a figurative sense, the word is sometimes used to indicate the conclusion of a community as expressed at the polls, or in some public way; as, "The citizens have rendered their *verdict* against the party."

Whole for *all* or *entire*. "*All* (not the whole of) the company joined in the applause." "*All* (not the whole of) the property has now been sold." "I have read the *entire* (not the whole) book."

Using Verbs and Adjectives as Nouns.

The so-called "ready writers" and other careless or flippant persons are prone to use as nouns, certain words that are correctly used as verbs or adjectives only. Some of these uses are current in newspapers of a certain class.

and may be allowable as colloquialisms, although entirely unauthorized by the dictionaries or by really good usage.

We append a list of these, and advise the student to avoid using them in all formal writing, or in conversation with strangers:

"combine," for *compact*, or *combination*; as, "They formed a *combine*."

"trolley," or "electric," for *trolley car* or *electric car*.

"repeat," for *repetition*; as, "each *repeat* of the order."

"invite," for *invitation*; as, "They sent me an *invite*."

"optional," for *optional study*; as, "Bookkeeping is an *optional*." (Say, "Bookkeeping is optional.")

"human," for *human being*; as, "We *humans* are all liable to temptation."

"postal," for *postal card*; as, "I sent you a *postal* (or postcard)."

"deal," for *trade* or *agreement*; as, "They made a *deal*."

"raise," for *increase*; as, "He asked for a *raise* in salary."

"write-up," for *newspaper notice*; as, "All the papers gave him a *write-up*."

"talk," for *address*; as, "He gave a *talk* to the students."

Say, "He talked to (or gave a short, or informal address to) the students."

Talk is allowable in speaking of a conversation; as, "We had a talk about it."

"recommend," for *recommendation*; as, "He gave me a good *recommend*."

Exercise 46.

Correct the following:

1. Our hardware business is flourishing; we now have plenty of patrons.
2. A Chicago party has bought a majority of this season's product.
3. He finished a good portion of the work to-day.
4. My statement about his partner aroused his solicitation.
5. It was the general verdict of Harper's fellow employees that he was not a success as a salesman.
6. He sold the whole of his stock to the combine at ninety-five before asking for a raise in his salary. After the deal, he gave a talk to the directors of the old company, and the newspapers gave him a big write-up. A few days later, he bought a gents' furnishing store.

LESSON 31.

Misused Verbs.

147. Appreciate for *enjoy*. "I *enjoyed* (not appreciated) the flowers you sent." "We have greatly *enjoyed* (not appreciated) your visit." *Appreciate* means to estimate at its full worth, or to be sensible of the value of anything; as, to *appreciate* a favor, or privilege. "We fully *appreciate* your allowing us a credit at this time."

Affect and effect. These verbs are quite distinct as to meaning, but, on account of their similarity of form, are often confounded, especially by stenographers. *Affect*, in its ordinary use, means to influence or act on; as, "The misfortune will not *affect* our business." *Effect*, as a verb, means to bring about or accomplish; as, "He could not *effect* the sale of the property." As a noun, *effect* means a result; as, "The *effect* of the new arrangement was to increase our sales."

Aggravate for *irritate*. "His insolent language was very *irritating* (not aggravating)." *Aggravate* means to add to or render more offensive; as, "Your denial only *aggravates* your offense." "His insolent language *aggravated* my anger."

Antagonize for *alienate*. "His conduct has *alienated* (not antagonized) his friends." *Antagonize* means to oppose, while *alienate* means to drive away, or displease. Thus, one might say, "By *antagonizing* the trusts, the President has *alienated* some wealthy members of his party."

Beat for *excel* or *win*. "Robinson's piano *excels* (not beats) all the others." "Fred *won* (not beat) in the foot-race." *Beat* means to strike, or to overcome in battle; as, "He was punished for *beating* his horse." "The Japanese *beat* the Russians at Mukden."

Bound for *determined*. "I am *determined* (not bound) to thwart his plan." *Bound* means obligated; as, "I am *bound* by my contract to use hard coal."

Calculate for *intend*. "We *intend* (not calculate) to enlarge our building soon." *Calculate* means to compute or forecast through mathematical process; as, "They *calculated* that the floor would be strong enough to support the weight." *Calculate* is also wrongly used for *likely*, as in the following: "The over-working of railway employees is *calcu-*

lated to increase the number of wrecks," "His conduct is *calculated* to get him into trouble."

Can for *may*. *Can* means, *is able to*, or *has the power*; as, "He *can* succeed if he tries." *May* indicates permission or possibility; as, "You *may* now take your seat," or, "It *may* rain to-morrow."

Can is often misused for *may*, where the speaker asks for permission; as, "*Can* I take my seat?" instead of, "*May* I take my seat?" "*Can* I sell some of the machines at cost?" wrote an agent. "We do not know whether you *can* or not," answered the firm, "but we shall not alloy you to try."

Claim for *say*, *assert*, or *maintain*. "He *maintains* (not claims) that he is innocent." "He *asserts* (not claims) that his business is prospering." "She *says* or *asserts* (not claims) that she is but twenty years old." *Claim* means to *demand*, or *assert a title to*; as, "He *claims* his reward," "He *claims* the right to hold the land." We may say, "He *claims* the land," but, "He *asserts* (not claims) that he owns the land."

Consider for *think*, *believe*, or *regard*. "We *think* (not consider) that the matter is now settled." "We *believe* (not consider) that your services are not worth more than twenty dollars per week." "You may *regard* (not consider yourself as discharged)." *Consider* means to examine carefully, or take note of; as, "We will *consider* your claims," "We will not fail to *consider* your application when we require another stenographer."

Expect for *believe*, *suppose*, or *suspect*. "I *believe* (not expect) that he has returned to Chicago." "I *suppose* (not expect) that we have bought more goods than we shall sell." "I *suspect* (not expect) that he has been dishonest." *Expect* means a belief as to the occurrence of some future event, whether or not such event is wished for; as, "I *expect* he will be ill." "I am *expecting* him to-morrow." *Suspect* means to surmise or mistrust, usually with reference to something unfavorable; as, "I *suspect* that the food has been adulterated," or, "We *suspect* him of working against our interests." *Suspect* is often wrongly used for *expect*, or *think* in sentences like the following: "I *suspect* that he will return to-morrow," "I *suspect* that the Republicans will win."

Fix for *mend* or *repair* or *adjust*. "He will go as soon as he can *repair* (not *fix*) his bicycle." "My coat is torn; please *mend* (not *fix*) it." "Mr. C. is dissatisfied with our last shipment; please call and *adjust* (not *fix*, or *fix* up) the matter." *Fix* means to make firm or fast; to *settle definitely*; as, "*fix* the price," "*fix* the railway rates," "*fix* the posts firmly in the ground," "Our plans are *fixed*" (that is settled).

Foot for *pay*. "You furnish the plans and I will *pay* (not *foot*) the bills." *Foot* means to sum up, as the figures in a column. "We have posted the columns, and our *footings* agree."

Got for *have* or *own*. The word *got* is commonly misused to indicate *possession*, *affliction*, *obligation*, or *necessity*. The following sentences indicate the various ways in which this verb is incorrectly used:

INCORRECT.

1. I have still *got* the money (possession).
2. He has *got* to go to town (necessity).
3. I have *got* it in my hand (possession).
4. You have *got* to obey me (obligation).
5. He has *got* the measles (affliction).
6. I have *got* to quit smoking (necessity).

CORRECT.

- I still have the money.
He must go to town.
I have it in my hand.
You have to (or must) obey me.
He has the measles.
I must quit smoking.

It is quite correct to use *got* in the sense of *go* and *get* or *obtain*, as in the following examples:

Teacher—Have you *got* the paper and pens, as I suggested yesterday?

Student—I have *got* the paper, but I did not *get* the pens; I have a box of pens in my desk.

Get and *got* have a great many authorized uses. Webster gives nine general definitions besides some thirty special uses, many of which, however, are permissible only in colloquial (conversational) speech. One will avoid misuse of *got*, if he will remember that it is not to be used with *have* or *had* to express *possession*, *obligation*, or *affliction*.

NOTE.—The form *gotten* is condemned by some, but is supported by good use.

Exercise 47.

Illustrate the correct use of the following words:

can <i>and</i> may	bound
calculate	appreciate
beat	affect
antagonize	effect
aggravate	consider

Exercise 48.

Correct the following:

1. He claims that he has done the work.
2. I expect that he is deceiving us.
3. We consider that the debt has been paid in full.

4. Can I be excused for this afternoon?
5. I have fixed up our difficulty with Rogers; he is to foot our bill for previous expenses, and we are to fix his pump so it will work, or ship him a new one.
6. I have got to have my report by Saturday or get fired.
7. He calculated to sell us a bill of goods.
8. We greatly appreciated the concert; it certainly beat the one we attended last week.
9. I have got a good reason for my distrust and I am bound that he shan't get the better of me again.
10. It was terrible aggravating to be imposed on that way.

LESSON 32.

Misused Verbs.

Grow for *lessen*, *diminish*, or *become*. "Our sales are *decreasing* (not growing smaller) each year." "Our salaries have steadily *diminished* (not grown smaller)." "Our customers are *becoming* (not growing) dissatisfied." *Grow* means to enlarge, to increase naturally; as, "The business is *growing* in volume," "He is steadily *growing* in capability." Its use in the sense of diminishment is evidently absurd.

Learn for *teach*. "He is to *teach* (not learn) me bookkeeping." "It will *teach* (not learn) him a lesson." *Learn* means to acquire skill or knowledge; it is the act of the student or learner, not of the teacher or of anything exterior to the student.

Love for *like*. "He *likes* (or enjoys, not loves) football." "She *likes* (or is fond of, not loves) chocolate fudge." *Love* relates to the affections, feelings, or sentiments. It is properly used to express strong admiration for, or enjoyment of, anything that appeals to the emotions or sentiments; thus, it is proper to say that we *love* nature, poetry, music, or the like. It is hardly less than silly to use the word to express our mere likings for ordinary things.

Patronize for *buy of* or *employ*. "We *buy at* (not *patronize*) Miller's grocery." "I *employ* Dr. Henry," or, "Dr. Henry is my physician;" not, "I *patronize* Dr. Henry." (See *patron* and *patronage* in "Misused Nouns.")

Post for *informed*. "He is well *informed* (not *posted*) regarding financial matters." *Post* is a bookkeeping term, and means to transfer amounts from one book to another; as, to *post* a journal. To speak of a person's being "*posted*" is the merest jargon.

Prophecy for *predict*. "I *predict* (not *prophecy*) that he will succeed." "Wiggins *predicts* (not *prophecies*) a storm for the 20th." *Prophecy* means foretelling by a prophet; as, "Daniel *propheesied* the coming of Christ."

Raise for *rear* or *breed*. "He was *reared* or *bred* (not *raised*) in Virginia." "They *reared* (not *raised*) a large family." *Raised* in the sense of *rear* is applied to crops or to domestic animals; as, "They *raise* corn and wheat,"

"They *raised* large numbers of cattle and horses," "He is engaged in *raising* chickens." Do not apply the word to persons.

Recollect for *remember*. "I *remember* (not *recollect*) the date; it was Jan. 10, 1914." "I *remember* (not *recollect*) the time we saw the bear." *Recollect* means to recall or re-arrange in the mind several circumstances partly forgotten; as, "I now *recollect* (or *recall*) the terms of our agreement." The use of the word is suggested by its form, *re-collect*; that is, to *collect* again.

Settle for *pay*. "We have *paid* (not *settled*) this bill." "Select the goods and I will *pay* (not *settle*) for them." *Settle* means to adjust; as, "to agree to the *settlement* of an account," "to *settle* business affairs." One may say, "I *settled* that account in march," which may or may not mean that the balance of the account was *paid*.

State for *say*. "He *said* (not *stated*) that he would go to New York in June." *State* means to set forth formally; as, "to *state* one's opinion," "to *state* the facts of a case." To use *state* for *say* is as inaccurate as it is stilted and over-formal. (See "Statement" in Misused Nouns.)

Stop for *stay*, or *remain*. "He is *staying* (not *stopping*) at the Palmer House." "You may *stay* (or *remain*, not *stop*) here till I return." "They are *staying* (not *stopping*) with friends in Buffalo." *Stop* means to cease from moving. "We shall *stop* when we reach Cleveland." "We shall not *stop* till we reach San Francisco." "We shall *stop* at Chicago on Monday and remain until Wednesday."

Transpire for *happen* or *occur*. "His death had *occurred* (not *transpired*) before my visit." "Nothing like it has *happened* (not *transpired*) since the destruction of the Maine." *Transpire* means to become public, to escape from secrecy; as, "It now *transpired* that certain members of the council were in the pay of the street-car company." Concerning the wrong use of *transpire* for *happen*, Webster says: "This use of the word is common in the United States, and to some extent in England, but it is condemned by the critics of both countries."

Improper Verbs.

148. There is a tendency among careless writers or speakers to use as verbs, certain words, the use of which in such a sense is quite unauthorized. The following list includes a number of these that are often used, but seldom by educated persons:

"gesture" for *gesticulate*. He "gestured" while speaking.

"neighbor" for *to live as neighbors*. We "neighbored" with them.

"resurrect" for *revive*. He would "resurrect" the Greenback party. (Webster classes this word as slang.)

"clerk" for *work as a clerk*. I am "clerking" in a store.

"enthused" for *become enthusiastic*. I did not "enthuse" over his plan.

"finance" for *supply money for*. He will "finance" the undertaking.

"railroad" for *pass hurriedly*. The bill was "railroaded" through the legislature.

"disremember" for *forget*. I "disremember" his name.

"referee" for *act as referee*. He "refereed" the game.

"mind" for *remember*. I "mind" the time when you first came to us.

"size up" for *measure or estimate*. I have "sized up" the business and I don't care to invest in it.

"shut" for *rid*. I got "shut" of him finally.

Exercise 49.

Select the correct words from those italicized in the following:

1. He *learned taught* me all I know about bookkeeping.

2. I *remember recollect* his father very well.

3. We do not *patronize deal with* the Hammond company.

4. I *predict prophesy* that he will be bankrupt within a year.

5. He was *raised reared* in Ohio.

6. His injury did not *transpire occur* until January.

7. He is *stopping staying* with his brother.

8. We have *settled paid* for the office furniture.

9. Did you *say state* that he is to come next week?

10. We *settled fixed up* that account and gave them our note for the balance.

Exercise 50.

Correct the following:

1. I disremember who it was that financed the proposition.

2. They have resurrected an old claim against the company, and want me to referee the matter.

3. I mind when he was a boy and I sized him up then as a smart chap.

4. He clerked for us a while but we finally got shut of him.

5. He talked hard, even gestured like an orator, but our firm does not seem to enthuse over his proposition.

LESSON 33.**Misused Adjectives and Adverbs.**

149. About for *almost or nearly*. "The war was almost (not about) over." "He has nearly (not about) finished his work." *About* is properly used with *as* to express degree of quality; "*about as cold,*" "*about as high,*" etc. It is also used to express an approximate number; as, *about five hundred dollars,*" "*about twenty men.*"

Both for *each*. "*Each of (not both) the players struggled for the ball.*" "*Each firm (not both firms) tried to get the business.*" *Both* is used when two act together for one purpose; as, "*Both boys helped me with the*

decorations," "*Both firms signed the protest.*" *Each* is required where two act in opposition: as, "*Each boy tried to win the prize.*" *Of* is used with *both* before pronouns; as, *both of us,*" "*both of them,*" etc., but not before nouns; say, "*both the boys,*" not, "*both of the boys.*"

Conscious for *aware*. "I am *aware* (not conscious) of your good intentions." *Conscious* and *unconscious* relate to what takes place within us; as, "I was *conscious* of a partial lapse of memory," "Being excited, he was *unconscious* of the pain." *Aware* and *unaware* relate to what takes place without us; as, "I

was *aware* of the approaching storm," "I was *unaware* of his enmity."

Creditable and *credible*. *Creditable* means entitled to praise or credit; as, "His conduct was highly *credible*." *Credible* means worthy of belief; as, "His statement is entirely *credible*." On account of their similarity of form, these words are often confounded by stenographers and others who "do not stop to think."

Dangerous for *in danger*, or *very ill*. "He has had pneumonia for a week, and is now very *dangerous*." Such expressions as this, which are often heard, aptly illustrate the absurdities that result from speaking without thinking. It would seem evident that the more serious one's illness, the less "dangerous" one would be.

Definite for *final*. "It is useless to urge him further, as his answer seems to be *final* (not definite)." *Definite* means clear or precise; as, "a *definite* understanding," "a *definite* statement." *Final* means *conclusive*, not subject to change; as, "a *final* decision."

Directly for *as soon as*. "I came home *as soon as* (not directly) the parade was over." "I knew her *as soon as* (not directly) I saw her. This use of *directly* appears to be a "Britishism," having been, according to Prof. Hill, "imported from England along with other damaged goods."

Each for *every*. "*Every* (not each) firm in Peoria has received the circular." "*Every* (not each) man is responsible for his own conscience." *Each* refers to the individuals, taken separately; as, "*Each* man brought his ax," "*Each* boy has his own lessons to prepare." *Every* means all, without exception; as, "*Every* man was ordered to go," "*Every* dog has his day," "*Every* day brings its duties."

Exceptionable for *exceptional*. "His record in college was *exceptional* (not exceptionable),

as he finished in three years." *Exceptionable* means objectionable, or that to which exception may be taken; as, "His conduct in the affair was *exceptionable* and greatly offended his employers." *Exceptional* means rare or unusual, in a favorable sense, hence worth of praise. Although opposite in meaning, these words are often confounded.

Healthy for *wholesome* or *healthful*. "Rich food is *unwholesome* (not unhealthy)." "Colorado has a *healthful* (not healthy) climate." *Healthy* means possessing health, and evidently should be applied to living things only; as, "*healthy* people," "*healthy* plants or animals."

"Doctor," asked a lady, "are onions healthy?" "I have never known them to complain of ill health, madam," the doctor answered.

Exercise 51.

Illustrate the correct use of the following words:

credible	aware
conscious	credible
exceptionable	exceptional
healthy	final
definite	wholesome

Correct the following:

1. His wound is bad, but we do not consider him dangerous.
2. I was not conscious of his presence, but was aware of a peculiar feeling that I was not alone.
3. Both of the firms competed for our patronage.
4. That he could do such a thing, seems hardly credible.
5. I am about tired of your excuses; neither of your trips has yielded any exceptionable results.

LESSON 34.

Misused Adjectives and Adverbs.

Less for *fewer*. "There are *fewer* (not less) students in school this year than last." *Less* relates to quantity; as, "There is *less* demand than usual for furs," "There is *less* wheat than rye in the elevator." *Fewer*, not *less*, should be used in comparing numbers.

Liable for *likely* or *apt*. These words are commonly misused. *Liable* means subject to penalty; as, "He is *liable* to arrest," "Your negligence makes you *liable* to discharge," "His exposure rendered him *liable* to an attack of illness." *Likely* means the mere prob-

ability of an occurrence; as, "It is *likely* to rain," "He is *likely* to be displeased." *Apt* means tendency to; as, "The horse is *apt* to shy," "A gambler is *apt* to be superstitious." Do not say, "He is *liable* to injure you," "He is *apt* to get hurt," "An accident is *apt* (or *liable*) to happen." *Likely* is the word required in such cases.

Mad for *angry*, *unfriendly*, or *out of patience*. "His conduct made me *angry* (not *mad*).", "Ethel and May have *fallen out* (or, *have quarreled*, not *are mad* at each other)." *Mad* means insane, uncontrollably excited, through fear, passion, etc. To use the word for *angry*, is as absurd as it is inelegant.

Much for *many*. "There were *as many* (not *much*) as twenty persons present." "They do not raise *many* (not *much*) cattle." *Much* refers to quantity, not to number.

Nice for *pleasant*, *agreeable*, etc. *Nice* means dainty, delicate, or exact. In these senses, it may be applied properly to many things, but the word is so commonly overworked that it can hardly be said to mean anything. There are persons who will speak of a *nice* man, a *nice* picture, a *nice* sermon, a *nice* pie, and so on, all in the same conversation. Those who have this "nice" habit are advised to drop the word entirely for awhile, using in its place adjectives that have a definite meaning, as, *charming*, *pleasing*, *delicious*, *dainty*, *neat*, *excellent*, *enjoyable*, etc.

Practical for *practicable*. "He suggested a *practicable* (not *practical*) plan." *Practical* means having skill or practice, or capable of being used for a useful purpose; as, "a *practical* man," or, "a *practical* machine." *Practicable* means that which may be carried out practically; as, "a *practicable* plan, scheme, or arrangement."

Partially for *partly*. "These goods are *partly* (not *partially*) sold." "My time is *partly* (not *partially*) occupied with music." *Partially* means unfairly or in a partial manner; as, "to judge *partially*." This word is often used for *partly*, but its use in this sense is condemned by the authorities.

Quite for *rather* or *very*. "She is *rather* (or *very*, not *quite*) pretty." "We sold several (not *quite a number of*) machines in January." *Quite* is also used wrongly to indicate quantity, size, importance, etc.; as, "*Quite* a sum of money," "She is *quite* a girl," "He is *quite* a singer." *Quite* means completely, entirely, per-

fectly; as, "*quite* satisfied," "*quite* restored to health," "*quite* finished." The use of the word in the sense of *very* or *rather* has had some support, but is now generally condemned.

Scarcely for *hardly*. "We shall *hardly* (not *scarcely*) be able to ship your goods before the fifth." "He is *hardly* (not *scarcely*) able to walk." *Scarcely* relates to quantity. "There is *scarcely* flour enough for one loaf." "There are *scarcely* funds enough to pay the office salaries." *Hardly* relates to effort, implying that it is *hard* to do some given thing. Thus, one might say, "We can *hardly* finish the work in the time given," or, "There is *scarcely* time to finish the work."

Sensible for *sensitive*. "He is very *sensitive* (not *sensible*) to ridicule." *Sensible of* means aware of; as, "I was *sensible of* his dislike." *Sensitive to* means affected by; as, "He is *sensitive to* cold."

Very for *much*. "I am *much* (not *very*) pleased to meet you." "I am *much* (not *very*) fatigued." *Very* should generally be avoided as a modifier of verbals. Do not say, "*very* interested," "*very* delighted," etc. Some verbals, however, have been so fully turned into adjectives that *very* may be used to qualify them; as, "*very* tired," "*very* charming," "*very* learned."

NOTE.—"*Very much* fatigued," "*very much* interested," etc., are correct.

Improper Forms.

"Scared" for *afraid of*. "I was scared of him."

"Kind of" or "Kinduv," for *rather* or *some-what*; as, "He is 'kind of' slow," "I 'kind of' thought you might come."

"Three first" for *first three*. "I shall hire the three first men who apply." There can be but one "first."

"Look at there," for *look there*.

"Tasty" for *tasteful*. "She is a 'tasty' woman."

Hyphenated Words.

150. Many apt and expressive adjectives may be "made to order" by forming compounds; as, *strong-armed*, *clean-hearted*, *long-headed*, *hard-featured*, etc., but it is possible to use such terms to excess. Furthermore, this tendency to use hyphenated terms sometimes results in very awkward expressions, and even very objectionable forms.

Note the following examples:

FAULTY.

1. We went to a *near-by* house.
2. Mr. H., a *one-time* member of Congress from Ohio.
3. A *never-to-be-forgotten* occurrence.
4. This *fast-and-loose* policy.
5. A *long-looked-for* event.
6. At last the *many-times* predicted disaster occurred.

CORRECTED.

1. He went to a house near by.
2. Mr. H., at one time a member, etc.
3. A memorable occurrence.
4. This vacillating policy.
5. A long-expected event.
6. At last occurred the disaster so often predicted.

Exercise 52.

Choose the right word from those italicized in the following sentences:

1. We raised *less* *fewer* chickens this year than last.
2. He bought *as much* *many* as twenty tons of hay.
3. He sold as *many* *much* as six dozen eggs.
4. I shall *scarcely* *hardly* be able to get out a statement by Saturday.
5. I sold *hardly* *scarcely* enough goods on that trip to pay hotel bills.
6. It seems to me that your plan is not *practical* *practicable*.
7. His teaching was not *practical* *practicable*.
8. It would not be *practical* *practicable* to use your machine in our factory.

9. The poor fellow is very *sensitive* *sensible* to criticism.

10. He is quite *sensitive* *sensible* of his deficiencies.

Correct the following:

1. He is liable to get mad and order us out of his office.
2. It was a nice book and we enjoyed it a whole lot.
3. This blank has less pages than the other, and we will use as much as a dozen a month.
4. If you do not attend to business better, you are apt to be discharged.
5. He is quite sick, but not dangerous.
6. He is quite a successful salesman.
7. I am so hoarse I can scarcely speak.
8. We were very pleased to learn that your three first orders were so large. Be sure to look up all the near-by towns.

LESSON 35.

Choice of Prepositions.

151. The number of English prepositions is not great, but the relations they express are so numerous and the usage with respect to them is so arbitrary that the definitions in the dictionaries are often an insufficient guide to their correct use. Usage requires that certain prepositions follow certain words, often without the application of any very clearly defined rules. The etymology (origin and significance) of a word usually determines the preposition to be used with it, and a knowledge of this often helps the learner to use the right preposition. Suppose, for instance, that one is perplexed as to the preposition to be used with the word *accuse*. Is one accused *with* a crime, or *of* a crime? The word *accuse* is from the Latin *causa*, a cause, or lawsuit; hence to *ac-*

cuse of theft means, literally, to bring to trial because of theft. But we say, "charged with a crime." Why *with*? Charge is derived from *carrus*, a wagon; hence, *to* load or lay on, as a burden. Therefore, *to charge one with* an offense, is, literally, to load or burden him with the offense. No one who is thus informed as to the real meaning of these two words, would be likely to err as to the preposition that should follow them.

It often happens that either of several prepositions may be used with a given word, according to the sense in which the word is used. Thus, the word *adapt* means literally to *fit to* or *adjust*. Hence, we say, "A man is adapted *to* (that is, fitted to) his calling." But when *adapted* is used in the sense of *suitable* or *fit*,

the preposition *for* (which goes with these words) is required; as, "A fountain pen is adapted *for* writing."

The literal, or original meaning of the preposition itself is often of great aid in determining its use. For instance, the preposition *for*, in its original signification, means *the cause or reason* for which anything is done. Most, if not all, of the many meanings and uses of *for* may be traced to this original meaning.

The word *with* originally meant *against*. Out of this came the meanings, *nearness*, *proximity*, *association*. We still have traces of the ancient meaning in *with-hold*, to hold *against*, and *with-stand*, to stand *against*, and in such uses of the word as fight *with*, struggle *with*, contend *with*, argue *with*, quarrel *with*, etc. *With* is now more often used in its sense of agreement or association; as, work *with*, agree *with*, unite *with*, and in contrast to *from*, in such expressions as differ *from*, separate *from*, take *from*, etc.

Exercise 53.

To do the work of this exercise, the student should have carefully read the preceding paragraphs, and have access to an unabridged dictionary.

1. Why should we say *angry with* a person and *angry at* conduct? (See *with* and *at*.)

2. When should we say, *guilty with*, and when, *guilty of*? Illustrate.

3. Should we say, *ill of the measles*, or *ill with the measles*? Why?

4. Illustrate the use of *agree with* and *agree to*.

5. Illustrate *intrust to* and *intrust with*.

6. Justify the expression, *talk to the point*.

7. When should we say, *slain with a friend*, *slain for a friend* and *slain by a friend*?

8. Illustrate *invest in*, *invest with*, *invest for*.

9. Give correct use of *part from* and *part with*.

10. When would you say, *walk in*, *walk into*?

11. What is the distinction between *over* and *above*?

12. Give examples of the correct use of the prepositions, *on* and *upon*, *between* and *among*.

13. Find out when to use "allied to" and "allied with."

LESSON 36.

Misuse of Prepositions.

152. Errors are frequent in the use of prepositions in connection with the words given in the following list. The student should study carefully all the words in the list, and try by means of original sentences, to illustrate the use of each word with the prepositions given in connection with it.

NOTE.—The preposition *of*, in the sense of *belonging to*, may be used with almost any noun; as, "The revenge *of* a fool." The preposition *by*, in the sense *through the act or agency*, may follow nearly all verbs; as, "Injured *by* an enemy," "Sold *by* the author, etc." These uses are generally omitted in the following list.

Abound *with*. The book abounds with (not in) wit.

Accommodate *with* a loan; *to* conditions.

Accommodated *by* (not with) a friend.

Accordance *with* (not to) the contract.

Accused *of* theft by a person.

Accessory *to* a crime; *after* or *before* the fact.

Acquaintance *with* a subject; *of* one person *with* another; *between* two persons.

Agent *of* a company *for* selling certain goods, etc.

Alarm *in* the town among the people *at* the news.

Aliens *to* our laws; *among* our people *in* our country.

Allegiance *of* the citizens *to* the country; "The laws require allegiance *from* the citizens."

Acquit *of* the charge *by* the jury.

Adapted *to* a pursuit or calling; *for* a purpose; *from* a source; as, "The play was adapted *from* the story of Ruth."

Adequate *to* a demand; *for* a purpose.

Advantage *of* a circumstance; *over* an opponent.

Advocate (noun) *for* a person; *of* a principle.

Agree *to* a proposal; *with* a friend; *on* or *upon* a subject; *in* our views; *between* or *among* ourselves. One account or story agrees *with* another.

Allied *to* something of the same class; as, "The peach is allied *to* the apricot;" *with* a friend or ally; as, "Russia is allied *with* France."

Alliance *of* one person or nation *with* another, *for* a purpose, *against* an enemy; alliance *of*, *between*, or *among* nations.

Anger *at* an insult; *toward* a person; angry *at* a thing; *with* a person.

Announce *to* a person *by* (not through) newspapers; or *by* telegraph or letter.

Antipathy *to* a person or thing; *between* two persons.

Apathy *of* a person *toward* a thing.

Arraign *at* the bar; *before* the judge; *for* a crime; *on* or *upon* a charge or indictment.

Arrested *for* a crime *on* suspicion *by* an officer *on*, *upon*, or *by* virtue *of* a warrant *in* execution *on* final process.

Ask *for* a thing; *of* or *from* a person; *about* or *after* one's death, prospects, friends, etc.

Attachment *of* a man *to* his friends; *for* their qualities; *between* or *among* friends; attached *by* a cord, etc.

Awkward *in* the use of a thing; *at* an employment.

Beat *with* a stick; *by* a trick; *into* insensibility or submission.

Becoming *to* a person; as a dress or hat. "Such conduct was becoming *in* her."

Bound *by* a contract; *with* a chain or rope; *into* a book or bundle; *under* a penalty.

Careful *in* one's business, language, habits, etc.; *about* an affair; *for* the future; *of* one's money.

Cause *of* an accident; *for* anger, interference, alarm, etc.

Choose *from* or *among* a number; one *out of* many; *between* two; *for* a given purpose.

Class *of* things; *in* or *at* college, *in* arithmetic.

Compare an object *with* a similar object in order to note points of resemblance, etc.; as, "We compare the picture in the book *with* those of the magazine." We compare an object to another of an entirely different class, but which resembles it in some special way; as, to compare the parks of a city *to* the lungs of the human body; or, to compare a brave man *to* a lion.

Exercise 54.

Write the following sentences, choosing the right preposition from those italicized:

1. The waters abound *in with* fish.
2. He is accused *with of* embezzling his employer's money.
3. He has but slight acquaintance *with of* the matter.
4. Allegiance *by from* the citizens *to for* the laws is the foundation of good government.
5. He was acquitted *of from* all complicity in the crime.
6. We fear your machine is not adapted *for to* our requirements.
7. He is an advocate *for of* municipal ownership.
8. Our several competitors agreed *between among* themselves not to put in bids for the contract.
9. Several companies were allied *with to* us in our contention for lower rates.
10. He showed anger *toward at* me, and I was also angry *at with* him.

Write correctly such of the following sentences as you consider incorrect:

1. He was awkward in boxing, and also at handling the dumbbells.
2. On account of his ill temper, we compared him with a snapping-turtle.
3. His death was announced to me through a telegram.
4. He has a great antipathy for snakes.
5. He was arrested on a bench warrant from Judge Haynes.
6. The pumping-plant was inadequate for the needs of the city.
7. I agreed with my friend's views in the matter.
8. I chose one from out of the many ponies offered, and paid for it on the spot.
9. He was struck with a stone.
10. A quarrel between the three fellows caused them to be arrested on disturbing the peace.

LESSON 37.

Misused Prepositions.

Complain *to* one in authority *of* or *against* a person *for* a specified act; *of* the conduct of a person; *before* a court; *in* a newspaper *about* the non-enforcement of laws, etc.

Confirm a statement *by* (not *with*) testimony; confirmed *in* habits or opinions.

Contrast one thing *with* another.

Converse *with* friends *about* (not *on*) a topic.

Defense or defend *against* an assault or charge; *in* law, defense *to* an action, or construct a defense *from* testimony.

Deliberate *on* or *upon* (better than *about* or *concerning*) a matter.

Dexterity *of* hand, action, or movement; *with* the pen or sword; *in* managing men; *at* a game.

Die *of* a disease; *by* accident (as *by* drowning, *by* a fall, etc.); *in* pain or agony; *with* one's comrades; *for* one's friends or principles.

Differ *with* a person (contention); *from* an opinion or result.

Different *from* (not *to*) another object qualities.

Difference *between* two or *among* several persons or objects; *in* qualities or style; difference (controversy) *with* a person; a difference *of* one thing *from* (not *to*) another.

Enemy *of* (not *to*) another person; *in* war.

Envious *of* (not *toward*) a person; *of* his wealth, power, etc.

Faithful *in* service or work; *to* duties or employers.

Friendship *of* one person *for* or *toward* (not *to*) another; *between* or *among* (not *of*) persons.

Give *to* a person *for* (not *to*) a cause or purpose. We give a thing *into* another's care, and give *for* in the place *of* another.

Happy *at* a discovery; *over* (not *at*) a success. "He has a happy manner *with* his friends." Happy *in* one's circumstances or *among* one's children.

Help *in* (not *at*) a work; *with* money or advice; *to* success; *against* an enemy.

Hinder *in* his progress; *from* accomplishing something; *by* mismanagement or opposition.

Impudence *from* (or *the* impudence *of*) a subordinate *to* his superior.

Injury *of* a cause; *to* a person or object; *by* a fire; *by* or *from* an accident, collision, etc.; *through* negligence.

Listen *to* (not *at*) music, an address, etc.; *for* something expected; as, *to* listen *for* his friend's footsteps; *for* a signal.

Love *of* one's country; *for* one's friends; *to* or *toward* God.

Made *from*, *of*, or *out of* (not *with*) materials, as, paper, iron, wood, etc.; *into* a given form; *for* a certain purpose; *with* hands; *by* hand; *by* a person; *with* a lathe.

Marriage *of* or *between* two persons, or *of* one person *to* or *with* another; marriage *among* the Chinese.

Necessity *of* surrender, or *of* ceasing to carry on some enterprise, usually expressed in the negative; as, "There is no necessity *of* our giving up," etc.; *for* action, as a necessity *for* rapid work; *to* a person or purpose; as, "Bread is a necessity *to* (not *for*) me."

Neglect *of* a duty *by* a person; or neglect *of* a child *by* its parents. "He showed much neglect *of* (not *for*) his duties."

Part *from* a friend; part *with* money or other possessions.

Patience *with* offenders; *in* suffering; *under* affliction.

Plead *with* one in authority *for* an offender; *against* an injustice; *to* an indictment; *at* the bar; *before* a judge; *in* court.

Prejudice *against* (not *toward*) a person; *in* one's favor.

Profit *of* an act or *of* work; *on* an investment; *in* a business; the profits *of* a business, capital, labor, etc.

Purchase *at* a price or *at* auction; *of* or *from* a person; *for* cash; *with* money; *on* time or credit; or *on* a note.

Reason *of* a thing or occurrence that requires an explanation; *for* a thing that is done or felt; as, "What is the reason *for* his queer action?" "He had no reason *for* going, or *for* anger or complaint."

Recover *from* (not of) an illness; (in law) to recover judgment *against*; to recover damages *of* or *from* a defendant.

Revenge *upon* a person, *for* an injury.

Security *for* (not of) a debt; *for* a prisoner; *in* the sum of five hundred dollars.

Speak *to* or *with* a person (as in a conversation); *of* or *about* a thing; *on* a subject; in parliamentary language, to speak *to* the question.

Exercise 55.

Illustrate with original sentences the correct use of the following combinations:

die by	complaint against
different in	confirm in
faithful in	dexterity with
friendship for	differ from
die of	complain of

faithful to
enemy of

dexterity at
differ with

Correct the following where necessary:

1. He had no defense to the charge.
2. His interference hindered us from getting the building ready.
3. The handles are made with machines.
4. There is no necessity of the firm's going in debt.
5. He does not like to part from his money.
6. He helped me both in money and encouragement.
7. I have no patience for people who show neglect in their work.
8. It was purchased for a good price.
9. His profits by the deal were very large.
10. What security can you give me on my investment?

LESSON 38.

Big Words.

153. While some persons allow their speech to degenerate into a disorderly jumble of slang and flippant colloquialisms, others go to the opposite extreme and affect unusual and ponderous words, bookish expressions, and round-about forms of speech. This kind of jargon abounds in second-class novels, newspapers of the poorer sort, and in the work of weak and mediocre writers generally.

By way of suggestion, we cite here a few examples of what should be avoided by all who would learn to express themselves in clear, simple, and forcible English:

GRANDILOQUENT.

1. superintend the correspondence.
2. solicit your consideration.
3. We take the liberty to advise you that, etc.
4. was tendered a banquet.
5. I beg leave to offer some brief observations.
6. The mad course of the infuriated animal was soon arrested.
7. We beg to acknowledge the receipt of your esteemed communication of May 8.
8. A vast concourse of people.
9. I am gratified to acknowledge the exceedingly valuable benefits I have received through my attendance at your estimable institution.

PLAIN ENGLISH.

1. Attend to the letter-writing.
2. Ask your attention.
3. We write to inform you that, etc.
4. Was asked to a dinner.
5. I ask to say a few words.
6. The frightened horse was soon stopped.
7. We have your letter of May 8.
8. A big crowd.
9. I am glad to say that I have been greatly benefited by attending your excellent school.

The preceding sentence is quoted from a school catalog. In another part of the catalog is the following "companion piece":

- | | |
|---|---|
| 10. This institution is absolutely unsurpassed in the advantages it extends to its matriculates by that of any other institution in the country.
11. On account of financial reverses, our firm has been compelled to succumb.
12. He is financially embarrassed.
13. He donated generously for the relief of the unfortunate.
14. He departed this life within a brief period subsequent to his withdrawal from commercial pursuits. | 10. The advantages offered by this school are unexcelled.
11. Our firm has failed.
12. He is short of money.
13. He gave much to the poor.
14. He died soon after retiring from business. |
|---|---|

In the following list of words, those printed in heavy-face type are less concise and forcible than the italicized expressions following them:

Avoid the Use of

Abundance for *enough* or *plenty*.
Amplify for *enlarge* or *expand*.
Anticipate for *expect*.
Abhor or **abominate** for *dislike*.
Abominable for *unpleasant*; as, "This weather is 'abominable.'"
Abrogate for *annul* or *cancel*.
Absolutely for *quite* or *entirely*.
Absentminded for *forgetful* or *preoccupied*.
Attain or **obtain** for *get*.
Consummated for *finished*, *completed*, or *solemnized* (in case of a marriage ceremony).
Depreciate for *fall in price*.
Extend or **proffer** for *give* or *offer*, as to "extend" an invitation, to "proffer" assistance.
Inaugurate or **initiate** for *begin* or *commence*.
Paraphernalia for *equipment*.
Partake for *eat*.
Perambulate for *walk about*.
Proposition for *offer*, or *business affair*.

Exonerate for *relieve from blame*.
Endeavor for *try*.
Sufficient for *enough*.
Expenditures for *payments*.
New departure for *reform* or *improvement*.
In the immediate future for *soon*.
Superintend for *direct*, *manage* or *oversee*.
Remunerate for *pay*.
Remunerative for *paying* or *profitable*.
Transpire for *occur* or *become known*.
Witness for *see*.
Considerable for *much* or *many*.

The foregoing list includes but a few of the many "big words" that are often used for their shorter and plainer equivalents. It cannot be held that the use of such words, within their correct meaning, is *positively incorrect*, but their use is very often in bad taste, and tends to a pompous and exaggerated, instead of a simple and accurate, style of speech.

Exercise 56.

Rewrite the following sentences, trying in each case to express the thoughts in simple, clear, and concise language:

1. The price of agricultural productions has become so depreciated that I do not anticipate being able to discharge my indebtedness to you prior to the first day of January.

The misuse of this word has become the veriest slang. During a recent railway journey, the author sat near a well-dressed Chicago business man, with whom this word *proposition* was clearly a favorite. In the course of an hour's talk, he used the word in six different ways, none of them correct. Just before leaving the train, he referred to the President of the United States as "a hot proposition!"

2. The roads have been rendered so abominable by the late inclement weather, that we have been unable to get our grain transported to the railroad.

3. Your last shipment of oil is absolutely unsalable, but fortunately we still have an abundance of the good quality on hand—quite sufficient for our trade.

4. If agreeable to you, we will abrogate the old agreement and consummate a new one.

5. We absolutely exonerate you from all intentional negligence in the matter.

6. For us to undertake to remunerate him to the extent of his demands, would undoubtedly prove an expensive proposition.

7. We hope to amplify the area of our commercial operations in the immediate future.

8. In my absentmindedness, I was perambulating the walks in the park, entirely unconscious of the engagement I had made to meet you at ten o'clock. I solicit your forgiveness for this seeming negligence.

9. We not only remunerated him for his personal expenditure, but we reimbursed him for the sums he had expended in purchasing his traveling paraphernalia.

10. We have decided to inaugurate a new departure from our previous methods, and allow our trade discounts only to cash patrons.

LESSON 39.

The Qualities of Correct Expression.

154. The learner's attention has hitherto been directed to a study of the correct forms and uses of words. We are now to consider some of the principles of word-arrangement, or **phraseology** and the more important general qualities of correct expression.

Good English involves much more than mere compliance with the rules of grammar and the use of proper words. The purpose of language is not merely to *express* our thoughts, but to *impress* them on others. A sentence may be entirely grammatical, yet so vague and weak as to be well-nigh meaningless.

Good business English should have four qualities. These, in the order of their importance, are, **correctness**, **clearness**, **brevity**, and **force**.

Correctness.

155. To be correct, a sentence should be—

(1) Grammatical; that is, each word should have the form and use prescribed by the rules of grammar.

(2) Composed of words properly spelled and capitalized, and used in accordance with their established meaning.

(3) Properly punctuated; that is, its parts separated and its last word followed by such point, or punctuation-mark, as may be necessary to make clear its meaning.

156. The requirements of grammar with respect to the several parts of speech, also the matter of using words according to their accepted meaning, have been discussed in previous chapters. With regard to the correctness of sentences, it now remains to consider the requirements of **capitalization** and **punctuation**.

The Use of Capital Letters.

157. The omission of, or evident misuse of capitals, like incorrect spelling and the violation of the rules of grammar, indicates lack of education. While there is much variation in the use of capitals in certain cases, there is nevertheless a general uniformity, which is governed by fairly definite rules.

158. The following sub-divisions include the more important cases:

When Capitals Are Required.

1. **Initial letters.** The initial (beginning) letter of every sentence, every quotation forming a sentence, and every line of poetry, should be a capital.

EXAMPLES:

At the top of the hill, we encountered a notice which read, "No shooting allowed here," so we turned back.

Half a league, half a league,
Half a league onward!

2. Proper nouns, titles, etc. A capital letter should begin all special (individual) names, whether of persons, places, or things; also titles, as Major, Doctor, Professor, etc., when applied to individuals. Letters used to designate degrees, as LL. D., D. D., A. M., etc., also require capitals. Capitals are also used for many abbreviations; as, C. O. D., Cr. P. M.

NOTE.—A list of the more important abbreviations will be found near the end of this book.

When a name, as that of a society or of a book, consists of a series of words, only the more important are begun with capitals; as, "The Society for the Prevention of Cruelty to Animals," "The Decline and Fall of the Roman Empire."

3. **Words denoting Heaven, the Bible and the Deity**, also pronouns referring to the Deity, should begin with capitals. "It is through His grace and in obedience to His law, that is, the Word of God, that we hope for Paradise."

Observe that the word *god* does not require a capital when used other than as an appellation of the Deity; as, "The mills of the gods grind slowly."

NOTE.—The word *bible*, when used as a general term to indicate a book, is not capitalized. *Example*: He bought a bible. The firm makes a specialty of handsomely bound bibles.

4. **Adjectives derived from proper nouns** should begin with capitals; as, American, French, Johnsonian, English, Victorian. Some adjectives of this class have become so far disassociated from their derivatives, that the initial capital is not required.

EXAMPLES: quixotic, a china cup, a maltese cat, a newfoundland dog, a german-silver spoon, morocco leather.

(a) Verbs derived from proper nouns are not usually capitalized; as, boycott, christen, gerrymander, burke (to suppress secretly). An exception to this rule is *Christian-ize*.

(b) The words east, west, north, south, northwest, etc., are capitalized when used to designate a part of the country; as, "The South had its own problems;" "The Northwest is peculiarly interesting to a man from the East."

(c) The adjectives eastern, western, northern, etc., are often capitalized when used with respect to some particular region; as, "The customs of Eastern people," "Contrary to Southern interests," "He lives in Eastern Ohio." These words should not be capitalized when used merely to indicate location; as, "Rochester is in the western part of New York."

(d) The word *state* is usually capitalized when used as an official title; as, "Contrary to the laws of the State of Ohio," "I am the State," said Louis XIV. *State* is not capitalized in ordinary uses of the word; as, "Nebraska is a productive state."

5. **The words I and O**. The pronoun *I* and the interjection *O* should always be capitalized. The interjection *oh* is not capitalized unless it begins a sentence or a line of poetry.

6. **Roman numerals**. Capitals are generally used for these, as VIII, LX, etc., but small letters are employed when the numeral is used to indicate a passage of Scripture; as, "John xvii-21."

159. Printing-office customs. There is much variation among newspapers and other publishing offices, as to certain uses of capitals. For instance, in some offices, the words Republican, Democrat, Catholic, Methodist, etc., are capitalized, while in other offices they are not. Each printing office has its own special custom with regard to capitalizing and other matters, which are known among printers as "the office style."

The selected words and expressions given on page 56 show a growing tendency to drop capitals in newspaper offices. In the first column, the capitalizing is in accordance with the strict application of the rules. The second column shows the usage of many newspapers. Most of the examples given are taken from recent issues of a leading newspaper, and fairly illustrate the usage of many of the city dailies.

Opinions may differ as to which form the student should adopt. Scholars, literary persons, and many teachers, would doubtless advocate strict capitalizing, but the tendency among newspapers, and in business offices as well, is toward a more restricted use of capitals. The author would advise students of shorthand and others who are fitting themselves for business pursuits, to follow, generally, the rule, "*Use capitals only when they are plainly required; when in doubt, use small letters.*"

LITERARY STYLE.

1. The Ohio River.
2. Fourth Street.
3. The Board of Public Works.
4. The Federal Grand Jury.
5. The Republican Party.
6. The Health Department.
7. Every court in the State and Nation.
8. The President of the Rock Island System.

BUSINESS USAGE.

1. The Ohio river.
2. Fourth street.
3. The board of public works.
4. The federal grand jury.
5. The republican party.
(Chicago Tribune.)
6. The health department.
7. Every court in the state and nation.
8. The president of the Rock Island system.

The Chicago Record-Herald prints, "The President (meaning the President of the United States) has returned." The Tribune prints, "The president of the United States."

Most newspapers print, "the President," when alluding to the President of the United States, but do not capitalize in speaking of the president of a railway or the president of a club or society, or even of a foreign country.

- | | |
|---|---|
| <ol style="list-style-type: none"> 9. The Lake Avenue Police Station. 10. The Governor of Missouri is a Democrat. 11. The Government will prosecute the Beef Trust. 12. The Seventh Ward Committee. | <ol style="list-style-type: none"> 9. The Lake avenue police station. 10. The governor of Missouri is a democrat. 11. The government will prosecute the beef trust. 12. The Seventh ward committee. |
|---|---|

Exercise 57.

Give reason for the use of all capitals found in the following sentences:

1. He used the word in a Pickwickian sense.
2. His subject was, "The Origin and Development of Stenography."
3. In his hour of need, the old Canadian turned to the Savior and His promises.
4. We had supper at the Star and Garter.
5. It was as plain as Holy Writ.
6. We visited the Capitol and met Mr. Walker, the present Secretary of State.
7. The Mountain and the Squirrel
Had a quarrel,
And the former called the latter, "Little Prig;"
Bun replied:
8. The Eastern man marvels at the progressiveness of the West.
9. It was, after all, a Utopian scheme.

10. At this point, the Senator interposed. "You are quite wrong," said he, "I am by no means a convert to the Baconian theory."

Exercise 58.

Rewrite the following sentences, using capitals as required:

1. the evening telegram announces the resignation of the russian ambassador.
2. the bishop is a genial gentleman; he holds the degree of d. d. and ll. d. from princeton and has long been prominent in the councils of his church, that of the m. e. south.
3. the city council met at 7 p. m. sharp with his honor, mayor curtiss, in the chair, and at once proceeded to consider amendments nos. 3 and 4 to ordinance no. 35.
4. we consider logic an important subject; it is taken up in the junior year, and we use simms & walker's text during the first semester, following this with "white's elements."

LESSON 40.**Punctuation.**

160. Punctuation is the use of certain characters, called punctuation-marks, as a means of indicating to the eye the construction of written sentences and the relation of their parts. In a general way, punctuation-marks serve the same purpose in written composition

that is served by the pause in oral speech. However, pauses are often required in reading or speaking, where no punctuation-marks are used in the matter read, and marks are often used where the oral reading would require no pauses. As punctuation-marks are

mainly used to indicate the construction of sentences, it is evident that no one can punctuate accurately who does not understand sentence structure. It is, also, true that punctuation presents few difficulties to those who fully understand the sentence and the relations of its parts.

The Punctuation Marks.

161. Ten kinds of punctuation-marks are in common use, as follows:

Coma	(,)	Exclamation	(!)
Semicolon	(;)	Dash	(—)
Colon	(:)	Parenthesis	()
Period	(.)	Brackets	([])
Interrogation	(?)	Quotations	(" ")

162. Punctuation may conveniently be studied under two general divisions:

1. **Terminal punctuation**, or the use of marks at the end of the sentence.

2. **Intermediate punctuation** or the use of marks in separating the parts of the sentence.

Terminal Punctuation.

163. The period (.) is placed at the end of a declarative sentence; that is, a sentence which consists of an ordinary assertion.

EXAMPLE: Insects abound in tropical countries.

164. The interrogation or question mark (?) follows interrogative sentences, or questions.

EXAMPLE: Where is your home?

A sentence is often declarative in form but interrogative in meaning.

EXAMPLES:

ATTORNEY. You say you came home about nine o'clock?

WITNESS. Yes, sir.

ATTORNEY. And the defendant, Mr. Brown was in the house?

WITNESS. Yes, sir.

ATTORNEY. You saw him?

WITNESS. Yes, sir.

165. The exclamation (!) follows exclamatory sentences, or those expressing surprise or strong emotion.

EXAMPLES: How beautiful it is! What wonderful patience he shows!

Exclamatory sentences may also have the form of *assertions*, *questions*, or *commands*.

EXAMPLES: The city is burning! Dare you ask me to sacrifice my honor! O, see that beautiful bird!

166. Imperative sentences, or commands, may be followed by either exclamations or periods, according to the degree of urgency implied.

EXAMPLES: Here, boys, catch that car! Now, Harry, do not fail to be at home by nine.

167. Related sentences. Sentences that are grammatically distinct are often so closely related that they are not separated by the ordinary terminal marks.

168. The semicolon (;) is used to separate sentences that are very closely related in meaning.

EXAMPLES: Rubber is found in most tropical countries; the best, however, comes from the forests of the Amazon Valley.

169. The colon (:) is used to separate sentences that are less closely related than those requiring the semicolon, but too closely connected to require a period.

EXAMPLES: Cigarette-smoking dulls the faculties and depletes energy: that business men recognize this, is made evident by the fact that several railroad companies refuse to employ cigarette-smokers.

LESSON 41.

Intermediate Punctuation.

170. The comma (,) is the most important of the marks required in separating the parts of the sentence. The principal cases requiring the use of the comma for this purpose are the following:

1. Introductory elements. These are usually set off by the comma.

EXAMPLES: *Gentlemen*, you are quite wrong in your conclusions. *As to that*, we can give no definite answer now. *Speaking generally*, we are not favorably impressed by his work.

2. Parenthetical expressions. By these, are meant such words or expressions as are not grammatically essential to the sentence. They were formerly enclosed in parentheses.

EXAMPLES: We will refer your proposition, *however*, to the directors. Your expenses, *even though they exceed one hundred dollars per month*, will be borne by the firm.

He usually visited the office on Saturday, *often as early as eight o'clock*, and remained several hours.

3. Explanatory elements. These are words, phrases, or clauses inserted in the sentence to make its meaning clearer, but do not closely modify its parts.

EXAMPLES: Mr. Barlow, *our new neighbor*, is employed at Caldwell's. Our bookkeeper *who had noticed the discrepancy*, called my attention to it. My uncle, *who is much interested in painting*, will call on you next week.

Clauses like the one set off by commas in the last sentence, are called **non-restrictive** because they *explain*, but do not *restrict*, the application of the assertion to the word modified. They should be distinguished from **restrictive** clauses, which are not set off by commas. Study the following examples:

THE CLAUSE NON-RESTRICTIVE.

1. Cochineal, which is an important dye-stuff, comes from Mexico.
2. The boy, who was not afraid of work, remained with us several months.
3. The newspapers, which made a point of being sensational, greatly exaggerated the affair.

THE CLAUSE RESTRICTIVE.

1. The Cochineal that comes from Mexico is the best to be had.
2. A boy who is not afraid of work can always find employment.
3. Those newspapers that make a point of being sensational greatly exaggerated the affair.

NOTE.—As a rule, the relative *who* or *which* is preferably used in non-restrictive, and the relative *that* in restrictive clauses.

4. Inverted elements. A modifying word, phrase, or clause, is said to be *inverted* when it begins the sentence, instead of following the word it modifies. Inverted elements are set off by commas.

EXAMPLES: *Sometime in February*, we sent you full instructions as to this matter. (Here the phrase *sometime in February* is inverted, since its natural, or regular, position would be at the close, instead of at the beginning, of the sentence.) *To make sure of the sale*, I called at the office again. *When I visited Maywood*, he was not at home. *Of the many machines we have used*, this seems to be the most satisfactory

connected series, unless all the conjunctions are present.

EXAMPLES: Neither Brown, Watson, Parker, nor Davis, has yet sent in a report. (Notice that the comma is used between the last two members, notwithstanding the presence of the conjunction. This is now required by the best usage. Were all the conjunctions present, no comma would be required; as, "Neither Brown nor Watson nor Parker nor Davis has yet sent in a report.") Eggs, butter, cheese, and poultry are all very scarce.

Sometimes, for purposes of emphasis, all the conjunctions are omitted; in this case, a comma is placed after the last word in the series.

EXAMPLES: Prudence, temperance, industry, faithfulness, are the qualities that make for success.

5. Elements forming a series. Commas are required to separate the parts of a con-

6. Informal quotations. An informal quotation is one that is not formally introduced by "as follows," "viz.," "in these words," or some similar expression. Informal quotations are set off by commas.

EXAMPLES: We notice that you say, "bronze caskets with steel handles," but we assume that you meant, "steel caskets with bronze handles." You know the old saying, "All is not gold that glitters."

7. Antithetic words or phrases. These are expressions that show antithesis, or contrast, and are set off by commas.

EXAMPLES: Friday, *not Thursday*, was the day agreed upon. It was the cloth-bound books, *not those with paper covers*, that we ordered.

8. Omission of verb. When a verb is omitted, the comma is used to indicate the omission.

EXAMPLES: I went to St. Paul and he, to Omaha. We find that the four-inch cutter is too heavy and the three-inch, too light. Mr. Wayne delivered the flour and Mr. Hart, the apples.

9. Attribute clauses are set off by commas.

EXAMPLES: The question is, *What are we to do about it?* My opinion is, *that he will prove to be a reliable man.*

10. Clauses of a compound sentence. A comma is used to show the omission of the conjunction between the clauses of a short compound sentence.

EXAMPLES: You may accept his offer, we will ship the goods to-morrow. (If the conjunction were inserted after "offer," the comma would not be needed.) I hope you will remit the money, I am needing it very much.

If the clauses are longer, both the comma and the conjunction may be used.

EXAMPLES: We hope to have everything in readiness for our removal to the new building by the first of May, and we shall expect you here by April 15 to assist in the packing. (If the conjunction is omitted in sentences of this kind, a semicolon is used to separate the clauses. See 168.)

171. General rule for the use of the comma. While the student will find it greatly to his advantage to be familiar with the foregoing special rules for the use of the comma, he must, in many cases, rely more upon his judgment than upon the particular application of any rule. In many instances, he may be aided by the following general rule:

Place the comma wherever its use tends to make the meaning of the sentence clearer, and where no other punctuation-mark seems applicable.

LESSON 42.

Review.

Exercise 59.

Give a reason for the use of each punctuation-mark in the following sentences:

1. Still, it does not appear to us that he has done, intentionally at least, any wrong thing while acting as our agent.

2. And to think that, notwithstanding our previous relations, he could write us a letter like that!

3. Just across the street, is a little book store; near to that, an old Italian has a fruit stand.

4. Money, friends, and opportunity having gone, he sank, poor fellow! into a state of utter despair.

5. Electricity, the real nature of which is quite unknown to science, has wonderfully added to the convenience, comfort, and pleasure of modern life.

6. Upon the success of the undertaking,

we have staked thousands of dollars; in this venture, as in our former ones, we have never once doubted, much less feared, as to the result.

7. It is in steadiness, industry, and will, not in good intentions, that you are deficient.

8. We shot ducks, geese, and other fowl; we fished in brook, river, and sea; we climbed mountains; we rowed, sailed, or rested, according to our mood; in short, for six weeks, we fairly reveled, care free, in the delights of an outdoor existence.

9. After all, Ralph, what are you but an impulsive, inexperienced boy?

10. I said that he is dishonest, it is true, and I very much regret it.

11. I said that he is dishonest: it is true; and I very much regret it.

Note how the punctuation affects the meaning of the last two sentences.

LESSON 43.

Special Uses of the Punctuation-Marks.

172. THE PERIOD.

1. **Letters and figures** used in numbering chapters, paragraphs, problems, etc., should be followed by the period. (See the sub-divisions of this and other text-books.)

2. **Abbreviations.** All abbreviations, initials, etc., should be followed by the period.

EXAMPLES: lb., C. & N. W. Ry., J. P. Hill, Esq., Mr. A., Mrs. C., Miss B., Thos. Brown, M. A.

3. **Signatures, titles, headings, etc.** George Wilson. Autobiography of a Sailor. My Hobbies.

Custom varies considerably as to this use of the period. The display-headings used in newspapers and magazines are not usually punctuated, nor are the headings of advertisements, title pages, etc. In some publications, the headings of chapters and divisions are punctuated, in others they are not.

173. THE COLON.

Formal introductions to quotations, resolutions, documents, etc., are followed by a colon.

EXAMPLES: Above the doorway of one of the inns, a queer sign reads as follows: "Comfort and Good Meat and Forage for Men and Beasts." The resolution, as amended, was then adopted as follows:

Resolved, that it is the sense of this convention, etc.

NOTE.—The colon and dash are sometimes used where the matter quoted begins a separate line, as in the following examples:

This Indenture Witnesseth:—

That H. A. Bell, party of the first part, etc.

We give, herewith, the terms of our proposition; viz.:—

We will deliver, etc.

NOTE.—The expression "viz." is an abbreviation of the Latin word *videlicet*, which means, "that which may be seen." It is read, "namely," and is always followed by a period. When used as an introductory word, it is usually preceded by a semicolon, and may be followed by a comma, a colon, a dash, or a colon and a dash, according to circumstances and the variations of usage.

174. THE SEMICOLON.

1. **Enumeration of particulars.**

EXAMPLES: The following subjects were discussed: Kindergartens; German in the Grade Schools; Teachers' Salaries; and Corporal Punishment. Add the following num-

bers: 67; 126; 698; 473. Our plans include the following features: To advertise in all the newspapers in the territory; to circularize all the dealers; to send agents into all the important towns; to give public demonstrations at the leading stores.

2. **Sentences contracted to phrases**, as often required in lists, catalogs, etc.

EXAMPLES: Charles Walker Benton; born, 1821; graduated at Amherst, 1845; enlisted in the Union Army, 1862; brevetted Major, 1864.

3. **Before viz., i. e., e. g., as, for example**, etc., when they formally introduce an enumeration of particulars.

EXAMPLES: There are six elements of a contract: viz.: parties, consideration, etc. (See also last sentence illustrating use of the colon, 173.)

When viz., and e. g., with the matter to which they relate, are used parenthetically in the sentence, the semicolon is not used.

EXAMPLES: Some of our dress fabrics, viz., mohairs, silks, and grenadines, are all imported.

175. THE COMMA.

1. **Dates.** A comma should be placed between the day of the month and the year.

EXAMPLES: June 25, 1913.

2. **Addresses.** Commas should separate the parts.

EXAMPLES: 118 Fern Ave., Redlands, Cal. No. 26, 63rd St., Hyde Park, Chicago. Cadmus, Linn Co., Kans.

3. **Numbers.** Commas are often used to separate numbers into periods of three figures; as, 214,629,506.

176. THE DASH.

1. **Break in the thought.** A dash is often used to set off a word or expression that interrupts the natural course of the sentence.

EXAMPLES: As for his generosity—but the less said about that the better. If I succeed—and I *will* succeed—the reputation of our goods will be firmly established.

The dash, like the comma and the marks of parenthesis, is often used to enclose parenthetical expressions. "As for myself—knowing him as I do—I am not surprised at his success."

2. **Omitted numbers or letters.** The dash is used to show the omission of figures when reference is had to a succession of dates or numbers in a series, also to show the omission of letters in words which, for any reason, the writer does not wish to spell in full.

EXAMPLES: "Our Mr. Haynes will be in your city Dec. 7-12." Read pages 18-26. Mr. J——s B——n is not in the least dull, and he will understand what is referred to. (This form of innuendo is more common in England than in America.)

177. MARKS OF PARENTHESIS.

1. **Parenthetical matter.** Marks of parenthesis are used to enclose parenthetical matter less closely related to the structure of the sentence than that set off by the comma.

EXAMPLE: Upon Mr. Bell's return here (you will recall that he had gone to St. Louis in March), we discussed the matter fully.

Figures, signs, etc. Signs, characters, etc., given for illustration are enclosed in parentheses; as (+) (?) (=).

2. **Amounts and numbers given in commercial papers,** which are written in words, are enclosed in parentheses.

EXAMPLES: "I promise to pay twenty dollars (\$20);" "We agree to deliver five (5) cords of best oak wood."

178. BRACKETS.

The most important use of brackets is to enclose explanatory matter inserted by some one other than the author of the composition.

EXAMPLES: Ladies and Gentlemen: When I first met Mr. Scott in this city in 1862 [The speaker was in error here, as Mr. Scott did not come to our city till Sept. 1, 1863. Ed.]

179. APOSTROPHE.

The original use of the apostrophe was to indicate omitted letters. It is still used for this purpose, in such constructions as e'er, isn't, there's, etc. Its use to indicate possession has this origin. (See Lesson 13.)

The apostrophe is to be used to show the omission of figures or words in indicating a year; as, '05 (1905). The days of '76 (1776). He reached the mines in 'forty-nine. Also in indicating the plurals of letters, figures, signs, etc.; as, "the 5's," "x's," "p's, and q's."

180. QUOTATION MARKS.

Quotation-marks are used to enclose all *direct quotations*; that is, quotations in which the identical words are quoted.

EXAMPLES: He said, "Economy is the road to wealth."

An indirect quotation is one that does not purport to give the exact words of the speaker or author. Quotation-marks are not required.

EXAMPLE: He said *that economy is the road to wealth.*

A quotation within a quotation is enclosed in single marks.

EXAMPLES: "In the first place," said my father, "I hope you will remember the old saying, 'A rolling stone gathers no moss,' and not make the mistake of needlessly going from place to place."

Quotation-marks are also used to enclose a word or phrase not in good use, or one used in a humorous or sarcastic sense.

EXAMPLES: We fear the whole affair is a "fake." The young man aspired to be a "poet," but his "poetry" did not appear to command a high price in the market.

LESSON 44.

Review Tests.

Exercise 60.

Give a reason for the use of each of the punctuation-marks in the following sentences:

1. We have received from the publishers, N. P. Hartman & Co., the following new books:

"Among the Earth's Neighbors," by Geo. S. O'Laughlin, A. M., Professor of Astronomy, Baldwin College.

"Will-o'-the-Wisp, or the Strange Adventures of Patty," by "Yale '09." (James S. Cook.)

2. To whom it May Concern:—

Whereas, on Saturday, April 25, 1913,

3. Our goods have the following special merits, viz.: (1) they are made of the finest Para rubber; (2) they are so simply constructed that a child can use them; (3) all extra parts (including valves) can be supplied on short notice.

4. We were at Burnham in May, not in June, as Callie wrote. By the way, while there, I visited the "Old Church" (as the people now call it). You will, doubtless, recall that Father's old friend, Cameron, is buried there. The simple inscription on his headstone—barely decipherable—reads as follows: "Here lies Thomas Marvin Cameron, born, Mar. 2, 1798; died, June 21, 1869."

5. In the Register for October, we find this entry: "C. A. Stone, Harvard, '78; Admitted to membership, June 12, 1886; President of Society, 1892-3; died, Nov. 16, 1895."

6. I have often thought—in fact, I think I got the idea from you in the first place—that our friend G——ld W——s (perhaps it isn't best to spell the name in full; letters go "astray," sometimes, you know,) may have known more about this affair than he cared to admit.

Exercise 61.

Copy the following, inserting the necessary punctuation-marks at the places indicated by the vertical lines:

1. Now this order |singular circumstance| wasn't it|| was| in every particular| identical with the one received Apr| 14| 1913|

2. On the 5th inst|| the will of the late Gen| A| T| Joyse was admitted to probate| In addition to the bequests mentioned in the Times of Monday| are the following| to Sarah Miller| an old servant| a house and lot in Dayton| Mich|| to Henry Harmon| a Cornell student| Class of |06| a copy of the Century Dictionary|

3. Ralph seemed in high spirits| |Don't be cast down| boys|| he remarked playfully| |Remember Uncle Zach's old saying| |cheer up| the worst is yet to come|| Great old chap| Uncle Zach| How I'd like to see him||

4. I have read Chapter XVIII| carefully| and found there an allusion to II Cor| ix| 12| which| to me| is not entirely clear|

5. |Bosh|| exclaimed the old gentleman| bringing down his cane with emphasis| |When you quote that silly old saying| |boys will be boys|| you mean| simply| that boys ought to be allowed to do all sorts of wrong things| just because they are boys||

LESSON 45.**Clearness, Force and Brevity.**

181. Clearness is the quality of a sentence which makes it immediately and completely understood.

As the first object of all composition is to convey thought, no other element of style—not even correctness—is more important. It is quite possible for a sentence to be entirely correct, from a grammatical standpoint, yet so obscure that its meaning can only be guessed at.

182. Clearness is secured mainly through attention to the following matters:

1. The use of the words that mean to the reader what they mean to the writer.

2. Such natural arrangement of the words that the relations of the different parts of the sentence may be easily perceived.

3. Using pronouns in such a way that their antecedents are plainly indicated.

4. Avoiding long sentences and useless words.

5. Omitting no words that are necessary to make the meaning clear.

6. Proper punctuation.

183. The opposite of clearness is **ambiguity or obscurity**. This fault may result from a neglect of any of the elements of clearness. The person who would write clearly should keep in mind two general conditions:

First, that his thoughts are necessarily clearer to his own mind than they can be to his readers, even after he has employed the clearest expression possible. Only the thinker *himself* can know perfectly his own thought; for language, however well chosen, is not *thought*, but merely the *vehicle of thought*, and like other human devices, never quite perfect. Therefore, the fact that the writer himself understands what he has written, is not proof that it may be understood by another.

Second, it is not enough merely to write in such a way that the reader *may* understand, provided he goes to enough trouble. As Prof. A. S. Hill, in his admirable work, *The Foundations of Rhetoric*, observes: "Few readers have the time or inclination to master unfamiliar words, to supply omissions in language, or to unravel tangled thoughts. If they

do not get at the meaning of a sentence without trouble, the chances are that they will not get at it at all."

Whoever would write understandingly, should bear in mind Quintilian's famous rule: "Care should be taken, not that the reader *may* understand, but that he *must* understand, whether he will or not."

184. Positions of elements has much to do with clearness. The student should carefully study the following examples, noticing the effect produced by a change in the position of the italicized expressions:

FAULTY.

1. *White* ladies' shirt-waists at cost.
2. Found.—A *handsome black* gentleman's overcoat.
3. Notice.—The members of the Riverside Archery Club will not shoot themselves nor permit the grounds to be used by non-members *owing to the recent death of the President* during the remainder of the week.
4. My partner would neither advertise himself nor allow me to.
5. You may secure a seat on any day *that has been reserved for committeemen*.
6. It is difficult to find the kind of help we want *sometimes*.
7. You may tell him, *if he calls*, that I shall report him to the firm.

CORRECTED.

1. Ladies' *white* shirt-waists at cost.
2. Found.—A gentleman's *handsome black* overcoat.
3. *Owing to the recent death of the President*, the grounds of the Riverside Archery Club will be closed during the remainder of the week.
4. My partner would neither advertise our business himself, nor allow me to do so.
5. On any day, you may secure a seat *that has been reserved for committeemen*.
6. *Sometimes* it is difficult to find the kind of help we want.
7. *If he calls*, you may tell him that I shall report him to the firm, or
You may tell him that *if he calls* I shall report him to the firm.

185. The placing of a modifying element in a position where it may be taken to modify either what goes before or what comes after it, has been called a "squinting" construction, as it seems to "look both ways." Some of the most annoying ambiguities are caused by these squinting constructions. Note the following:

- | | |
|---|---|
| <ol style="list-style-type: none"> 1. If you cannot adjust the account, <i>for thirty days</i>, we will give you an extension at six per cent. 2. Though the work of many of our employees is unsatisfactory, <i>when summer comes</i>, we allow them all two weeks off. 3. There were booths where divers <i>cheap toys were offered</i> for sale by pretty Italian girls, that were marked "imported from Germany," although the paint on them was hardly dry. 4. He has been aiding Fred to make sales <i>on our account</i> for three months. | <ol style="list-style-type: none"> 1. If you cannot adjust the account, we will give you an extension <i>for thirty days</i> at six per cent. 2. Although the work of many of our employees is unsatisfactory, we allow them all two weeks off <i>when summer comes</i> or
Although, <i>when summer comes</i>, the work of many of our employees is unsatisfactory, we allow them all two weeks off. 3. There were booths kept by pretty Italian girls, where <i>cheap toys were offered</i>, which were marked, etc. 4. <i>On our account</i>, he has, for three months, been aiding Fred to make sales. |
|---|---|

Exercise 62.

Write the following sentences, making such changes in the position or structure of the elements as will make the meaning clearer:

1. You should consider our advertising as one of the important classes of work to be done, when you make up your list of needed office employees.

2. I cannot attend to your correspondence with a lot of men cracking jokes at my elbow.

3. Students should not throw stones at cows or other animals on their way to school.

4. Your representative recently called to show us goods in a state of beastly intoxication.

5. I remained until he counted and handed me the money with a surly look, and then left the office swearing like a pirate.

(The above is a verbatim extract from a traveling man's letter to his employers. They were in some doubt as to whether it was the customer or their representative who had been guilty of the offensive conduct.)

6. We sell better goods than any of our competitors for lower prices.

7. We are offering a prize to our most successful salesman consisting of a handsome leather suit-case.

8. I cannot think of your leaving me without distress.

9. Wanted, apartments near the Park, by a single gentleman, supplied with steam heat and modern plumbing.

10. Children will not be admitted by any of the attendants unaccompanied by adults.

11. Dr. Varden will address the association on the subject of bathing before breakfast at half-past eight this evening.

12. Just at dawn, a half dozen automobiles came tearing along the deserted street, which were crowded with laughing people, the chug-chugging of their motors making an unearthly din.

13. The poem was written by a friend of mine who died years ago just for pastime.

14. I understand that the applicant is a man with one leg named Johnson.

15. My dear doctor, you have saved my life after being brought nearly to the point of death by your unrelenting attention.

186. The qualities of force and brevity are so closely related that they may be considered together.

Force relates to the *effect* of an expression; **brevity** to its *compactness*. While a forcible sentence is not necessarily a short sentence, it is quite true that brevity usually contributes to force. Superfluous words add to the weakness, as well as to the length, of the sentence, just as adding water to wine increases the volume and diminishes the strength.

187. **The choice of words** is as important in securing force as it is in attaining clearness. To be forceful, one should select words in accordance with the following principles:

1. Short words are usually more forcible than long ones; thus, *stingy* is a stronger word than *penurious*; *angry*, than *offended*; *touchy* than *irritable*; *mean*, than *pusillanimous*; *petty*, than *insignificant*; *funny*, than *humorous*; *at hand*, than *available*; *paying*, than *remunerative*, etc.

It is the weak or inexperienced writer who uses long or unusual words in the hope of being impressive.

2. Concrete and specific terms are more forceful than abstract or general terms. "The pen is mightier than the sword," is much more forceful than, "Literature is more potent in its influence than war." Many of the sayings and proverbs of the people owe their popularity to the forcefulness that comes from the use of special rather than general terms. Thus, "Take care of the pennies and the dollars will take care of themselves," would never have gained currency had it been expressed in some such language as, "If we are careful to save small sums the larger amounts will not require our attention."

3. Words that carry a picture, or flash their meaning upon the mind, are more forceful than those that convey their meaning more slowly.

Note the italicized expressions in the following examples:

You could read "*miser*" in every *wrinkle* of his *dry leathery brow*, and see the *glint of silver* in every *gleam* of his little *ratlike* eyes.

Like a *flash*, Ralph *sprang* to the helm, while George *plunged head first* over the rail into the sea.

Our competitors are *swarming* into that territory *like locusts*; we must be with them at once, and *scramble* for our share of the business.

"Give every man a *square deal*; no more, no less."—Theodore Roosevelt.

OUR "FOUR IN HAND."

"Lower Prices,
Higher Qualities

Smiling Customers,
Larger Sales."

It is the man who *hustles* that makes the best member of society, and the surest *promoter* of the public weal. You can hustle if you can *do things*, for you can then find a *place to hustle in*.

188. The omission of needless words is an important means of adding to the forcefulness of a sentence. "Boil it down," is a standard and ever valuable rule. The young writer will find it an excellent practice to go over the first drafts of his letters or other composition, cross out all needless words and then rewrite. This is a method often employed even by experienced writers.

The use as modifiers, of words or phrases, rather than clauses, yields a gain in force as well as brevity.

Note the following contracted expressions:

1. Goods which are manufactured in England.
2. People who are disposed to be indolent.
3. Laws that relate to what we shall eat or what we shall drink.
4. We write for the purpose of asking what you desire should be done in the matter.

1. English goods.

2. Lazy people.

3. Sumptuary laws.

4. We write to ask as to your wishes in the matter.

189. Arrangement of elements. A sentence is often made more forcible by placing the most important element last.

Study the following examples:

WEAK ARRANGEMENT.

1. We have decided to accept your offer of the 10th, as we can make the shipment on the date specified, and as we are especially desirous of introducing our goods in your city.

2. I saw an uncut diamond worth ten thousand dollars while I was on a visit to my brother recently who lives in St. Louis.

3. He failed completely although we amply supplied him with funds and allowed him a free hand in the matter of advertising, etc.

STRONG ARRANGEMENT.

1. As we are especially desirous of having our goods introduced in your city, and as we can make the shipment on the date specified, we have decided to accept your offer of the 10th.

2. During a recent visit to my brother in St. Louis, I saw an uncut diamond, valued at ten thousand dollars.

3. Although we supplied him amply with funds, and allowed him a free hand in the matter of advertising, etc., he failed completely.

Exercise 63.

Study the following contrasted examples and note the means that are employed to change a weak and rambling sentence into a concise and forcible one:

LACKING IN FORCE AND BREVITY.

The young man seems to show an inclination toward indolence and the neglect of his duties.

The question as to whether or not we will accept your proposition will be entered upon at the meeting of our directors, which will occur on Monday next.

CORRECTED.

The young man is inclined to be lazy and neglectful.

Our directors are to meet next Monday and will then consider your proposition.

Finally we discovered that the line was being interfered with by a limb that extended out from the trunk of a big oak tree.

All at once, we observed a man of diminutive stature walking with great rapidity toward the place where we were standing.

We especially desire to call your attention to the fact, etc.

We have received your esteemed favor of the 22nd inst., and in reply to the same we regret to be obliged to inform you, etc.

My father has made arrangements so that I can enter at your school, as he desires me to acquire a good business education.

We finally saw that the line-interference was caused by the projecting limb of a large oak.

Suddenly we espied a little man hurrying towards us.

We wish you to notice, etc.

Answering your letter of June 22, we regret to say, etc.

Wishing me to receive a good business education, my father has decided to send me to your school.

Exercise 64.

Recast the following sentences, improving the construction as much as you can:

1. It having been decided to call a physician, when he arrived he said that the disease that the man had was smallpox, and this of course naturally produced a great deal of excitement among the people in our boarding-house.

2. He put on his overcoat and gloves and then he ordered his carriage and then drove to the White House, introducing me to the President.

3. We contemplated attending the World's Fair before we had fully considered the necessarily great cost attending the carrying out of our undertaking, but finally reached the conclusion that it would not be prudent for us to do so, and so abandoned our intention.

4. He has decided to devote a portion of his accumulated wealth to the establishment of an institution for giving instruction in the trades and useful arts to those unfortunate boys and girls who have neither father nor mother. (The use of the words *fortunate*, *industrial school*, and *orphans*, will greatly reduce this over-padded sentence.)

5. They read their doom in the setting sun as they ascend the distant mountain slowly.

6. He is an industrious, diligent, hard-working, careful, painstaking young man, who is a general and universal favorite with everybody whom he comes in contact with.

7. All at once I was confronted with a big black bear as I went whistling along the mountain trail after having eaten my luncheon.

8. The things that are most easy for all of us to do are the things that we have practiced doing for a long time.

9. She fully concluded to take a situation as a sales woman, something she had never thought she could bring herself to do; but circumstances compelled her, as her money was about gone, but she did quite well, and was fairly contented with her new employment. (It is a serious fault to crowd too many things into one sentence.)

10. The book "Ben Hur" of which you spoke so highly and which I have been trying to buy ever since, I finally found and I have read it quite hurriedly which was not according to the advice which you gave me, although I am sure it is a book which should be carefully read and which I intend to read again.

(The stringing of long clauses together in this manner has a most weakening effect; it has been called "Whichcraft." It is remedied by the use of the short sentence, and by using phrases and one-word modifiers instead of clauses, as, "contrary to your advice," instead of "which was not according to the advice which you gave me.")

Part II.

LESSON 1.

The Letter and Its Parts.

190. Of all forms of written speech, the letter offers the most natural and general means of expression. Nearly everybody writes letters of some kind, and thousands of people practice no other form of original composition.

The foundation idea of a good letter is that it should contain what the writer would say if he were face to face with the one written to. Sometimes we hear a person say: "My friend writes charming letters; they are so natural; when I read them, it seems that he is talking to me." This is the highest praise to be given to any letter, and it applies to business letters, as well as to letters of friendship or affection. The ideal business letter is the one that has the life-like force and directness of a business *talk*. The person who would become an adept in writing forceful business letters, must keep this basal idea ever in mind. It will be discussed further under the heading, "The Body of the Letter."

191. **Importance of good form.** A word should be said on the importance of having a business letter correct in all essentials as to form, punctuation, etc. Some young people are inclined to underestimate this, and to get the idea that it does not matter much whether or not a letter is in correct form. But no one can be careless in these particulars, without running the risk of being misjudged as to his knowledge of more important things. Besides, it takes no longer to write a letter in correct than in incorrect form, when the matter of correctness once becomes a *habit*. The attainment of this habit, is a mark of accuracy and orderliness that has a cash value in the eyes of every careful business employer.

NOTE.—The forms recommended and illustrated in this text are based on prevailing usage, so far as the author has been able to ascertain it, but it should be remarked that departures from this usage are becoming more and more common in business offices. This is particularly the case as to margins, and indentations, in headings, superscriptions, etc. The author has not thought it desirable to run the risk of confusing the learner by presenting illustrations of these various departures from conventional forms, since they have not, as yet, the authority of general usage.

192. The parts of a letter may conveniently be treated under two general divisions, viz.:

1. **Form**, including everything that has reference to the proper beginning and closing of a letter, and the orderly arrangement of its parts.

2. **Subject-matter**, or all that relates to the style and contents of the "Body of the Letter," or message itself.

193. **Form of the letter.** With regard to form, letters may be divided into two general groups, *Business Letters* and *Social Letters*. The former will be considered first.

194. **Paper.** The paper commonly used for business letters, consists of separate sheets of "standard size;" that is, sheets *eleven inches* long and *eight and one-half inches* wide. Special sizes are often used, particularly in the case of hotel stationery. The paper may be either plain white or tinted.

Most firms use so-called "letter-heads," or sheets of standard-size paper, with a business announcement, name and members of firm, or officers of company, with place of business, etc., printed at the top of the sheet, as in the form at the top of page 68.

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195. Style of penmanship. The writing in a pen-written business letter, should be, first of all, *legible*, and entirely free from ornamental flourishing, shading, etc. "Fancy writing" of any kind is strictly out of place in a business letter, as it is, indeed, everywhere else where business writing is required. Business men care very little about the style of an employee's writing, if it is reasonably neat and *can be read*.

196. Parts of a business letter. For convenience of study, the parts of a business letter are here considered under the following classification:

SCHEME OF A BUSINESS LETTER.

- | | | |
|--------------------|---|-----------------------|
| | | { 1. Place. |
| | | { 2. Date. |
| 1. Opening. | { | Heading. |
| | | Address. |
| | | Salutation. |
| 2. Body of Letter. | | |
| 3. Closing. | { | 1. Words of Courtesy. |
| | | 2. Signature. |

These several parts are shown on the model letters given on the next two pages. Study the foregoing scheme until you can write it without referring to the book.

197. The heading. This includes the business or postal address of the writer, and the date. It is usually written at the right of the page on the first ruled line. In the case of unruled paper, it should be written not nearer than one inch from the upper margin of the paper, but may be written lower, if the letter does not occupy a full page.

This rule, of course, does not apply to printed letter-heads.

The purpose of the heading is to make known the *place* and *time* at which the letter is written. If an answer to the letter is expected, the heading should give definitely the writer's postal address. The street, or building, and room-number should be given, if in a city, and the post office, county, and state, if the letter is sent from a country address.

In the case of large cities, as New York, Chicago, St. Louis, Philadelphia, etc., the name of the state is often omitted. The name of the county is unnecessary in the case of a small city or good-sized town.

The state may be omitted only in the case of the largest cities, say, those of a quarter of a million inhabitants or more, also in the case of letters for local delivery.

The year should never be omitted in the date, especially in business letters.

If the heading is long, it may occupy more than one line. In letter-head paper intended for typewritten letters, the printed date-line and year-figures are preferably omitted, as they only delay the typist in writing the heading.

198. The address. This includes the name of the person or firm to whom the letter is sent, and the postal address. The address should be definite enough to enable the postal authorities to deliver the letter, should the envelope be destroyed or its superscription become illegible during transmission, as sometimes happens.

Care should be taken to have the name agree, in form, with the signature of the person to whom the letter is written. Thus, if a person signs his name "James A. Hill," do not address

[CONTINUED ON PAGE 71.]

Opening.

Racine, Wis., June 16, 19

Heading.

A. W. Bell & CO.,
Chicago, Ill.

Address.

Gentlemen:

Salutation.

Body of the letter.

Answering your letter of June 14, we have to report that the eggs and poultry will be shipped this evening by the Str. "Bettie Morgan".

We have found some difficulty in filling your order for prime strawberries, as the crop in this section has been damaged by the recent heavy rains. We have managed to get some twenty crates, however, which we will express by first train tomorrow.

Hoping the goods sent will prove satisfactory, and soliciting your further orders, we are

Closing.

Very truly yours,

Words of courtesy.

A. W. Bell

Signature

Model Typewritten Letter.

Morning Star, Mich., Feb. 6, 1906.
Mr. Charles A. Webb,
Prin. Mahoning Academy,
Delphi, Ohio.

My dear Sir:

I have your kind letter of Feb. 3,
relating to my son Fred.

It is indeed a pleasure to receive
from you so favorable an account of the
boy's conduct at your school, and of his
satisfactory progress in his studies.

In view of the facts set forth in
your letter, we have decided to defer to
your judgment and allow him to finish
the course this year.

Mrs. Stanton joins me in express-
ing our grateful appreciation of the ben-
efits our son has received through his
attendance at your excellent school, and
we wish to thank you personally for
the very kind interest you have shown
in his welfare.

Sincerely yours,
James F. Stanton.

him as "James Hill," or "J. A. Hill," etc. It is but a common courtesy to allow a person to decide as to the form in which his own name is written. Great care should be taken, also, to spell the names of persons properly. People are sometimes very particular as to the spelling of their names, and are offended if they are misspelled. The author once knew a person named "Johnston" who was always greatly irritated when his name was written "Johnson." He would even refuse to answer a letter thus addressed. We may think this sensitiveness absurd, but it exists, and it is good manners, as well as good business policy, not to ignore it.

When the letter is addressed to an individual, the title Mr., Mrs., or Miss is used. In the case of a professional person, the title, Prof., Dr., Rev., etc., may be used, or the equivalent degree-letters, M. D., A. M., D. D., etc., may follow the name.

CAUTION.—As a rule, both title and degree-letters are not used in the same address, but an exception to this rule is sometimes made in the case of clergymen and college professors; as, "Rev. S. T. Jones, D. D.," "Prof. Charles Wilson, A. M."

The title Esq. was formerly used after the name of a gentleman, but this title is now seldom used, except in letters to lawyers.

Messrs. (from the French plural *Messieurs*—"Gentlemen") was formerly used in addressing a firm or company, but is now rarely seen.

NOTE.—A further discussion of this matter will be found under "Titles and Salutations."

The name in the address should begin on the margin-line at the left, and the postal or business address should be written on the next line, and should begin an appropriate distance to the right of the margin-line. For position and punctuation of heading and address, see the model forms, page 69 and 70.

199. The salutation. This is the term of respect, friendship, or affection with which a letter is introduced. It is usually written on the next line below the address and should begin at the margin. (See model letters, pages 69 and 70.) The salutation varies with the nature of the letter and the relations of the writer and receiver of the letter. Where the parties are strangers or mere business acquaintances, the most common salutations are "Dear Sir," or "Madam," for individuals, and "Gentlemen," "Dear Sirs," or "Dear Madams," for a firm or company. "My dear Sir," or "My dear Madam," is more cordial, and "Dear Mr. Jones," or "Dear Mrs. Brown," is more familiar still. "Sir" and "Madam" alone are distant and formal salutations, used only in official letters, or where the relations between the persons are unfriendly.

The kind of salutation to be used is largely a matter of taste. It is presumptuous, if not impertinent, to use a familiar salutation, as, "My dear Smith," or "My dear Mrs. Brown," in writing to a person with whom one has but a slight acquaintance. On the other hand, it is over-formal, if not discourteous, to use "Sir," or "Madam," in writing an ordinary business letter, or "Dear Sir," or "Dear Madam," when writing even a business letter to a friend or familiar acquaintance.

NOTE.—In the case of a formal letter to an unmarried woman, the salutation may be "Dear Madam," or it may be omitted. Strictly speaking, the title, "Madam," is appropriate only to married or elderly women.

If one uses a very familiar salutation, like "My dear Brown," "Dear Mr. Jones," "Friend Palmer," etc., the address should not precede the salutation, but should appear on the left side of the sheet at the close of the letter. See model letter to David Weston, page 104.

Punctuation. Custom allows some variation as to the punctuation-mark following the salutation. It is usually a colon, but the colon and dash, and sometimes the comma and dash, are used. Van Sant's Typewriting Instructor, a well-known authority, recommends the colon alone, and usage, at the present time, seems to favor this punctuation of the salutation.

Capitalizing. Nouns used as the principal words in a salutation are capitalized, but other words are not, unless they begin the salutation.

EXAMPLES: My dear Sir; Dear Friend Frank; My dear Mother; My very dear Friend; Dear old Chum; My darling Sister; My dear Friend and Teacher.

Model Openings.

200. The following models illustrate various forms of headings, addresses, and salutations. Study them carefully before preparing the work required in Exercise 1.

No. 1. Ordinary Form.

Vincent, Iowa, April 6, 19

Mr. H. M. Stone,
Fulton, Ill.

Dear Sir:

In answer to your letter, etc.

No. 2. Two-Line Heading.

Room 519, Equity Bldg.,
Chicago, May 7, '05.

C. F. Roberts & Co.,
817 Locust St., St. Louis.

Gentlemen:

Answering your inquiry, etc.

No. 3. To an Unmarried Woman.

Racine, Wis., Aug. 17, 19

Miss Clarice Marshall,
118 Fern Ave., Redlands, Calif.

If the salutation is omitted, the first paragraph of the letter should be indented uniformly as in a three line address, and extra space allowed between the address and the first line of the letter.

No. 5. To Two Women.

147 Van Buren St.,
Chicago, Sept. 9, 19

Mesdames La Voux & Marc,
69 Cortland Place, New York.

Dear Madams:

Answering your letter, etc.

No. 6. Familiar Address.

2142 Park Row Bldg.,
New York, June 10, '05.

My dear Longley:

Your very welcome letter of May 20 is at hand.

No. 7. To Member of Religious Community.

320 Second Ave.,

Clinton, Ia. Jan. 9, 19

Sister M. Geraldine,
Convent of St. Francis,
Rock Island, Ill.

Dear Sister:

In answer to your valued letter, etc.

No. 8. Official Letter.

Room 69, Govt. Bldg.,

Omaha, Nebr.. May 29, '05.

Hon. Geo. B. Cortelyou,
Post Office Department,
Washington, D. C.

Sir:

I have the honor to report, etc.

Exercise 1.

(a) Write the following openings, observing proper form, position, and punctuation. Use standard-size letter paper, and either pen and ink or typewriter, as your teacher may direct:

1. Glenellyn Dupage Co Ill Mar 19 1913 Mr R M Seymour 215 Ry Ex Bldg Chicago Dear Sir Answering your letter of March 18 etc.

2. 529 Oakwood Blvd Chicago Jan. 17 '13 Mrs. Esther Ames 257 Concord Place Boston Dear Madam We have your letter of June 14 etc.

3. Mayor's Office Cincinnati Ohio U S A Nov 25 1913 Hon Samuel Chatterton M P 41 Cheapside London Eng Dear Sir Answering your letter etc.

NOTE.—In the headings of letters, addressed to persons in foreign countries, the name of the state (unabbreviated) should be given, and the letters, U. S. A. (United States of America), should be used.

4. Gray Gables Maywood Rockingham Co Va Aug 29 '13 Dear Mr Marble We are all delighted to know etc.

5. 124 Main St Room 26 Quincy Ill Feb 21 1913 Miss Helen Seymour 459 Washington St St Louis Your letter of Feb 20 relating to etc.

(b) Write five original openings, showing variations in headings, address and styles of salutation, and including first few words of the letter as in the model openings.

LESSON 2.**Form of the Letter.—(Continued.)**

201. Body of the letter. This usually begins on the line below and a little to the right of the salutation, but many prefer to begin on the same line with the salutation. The rules relating to margin and paragraphing should be carefully observed. (See "Margin," Lesson 1, Part I.)

NOTE.—The subject matter of the letter will be discussed in a subsequent lesson.

202. The closing. The body of the letter usually ends in a paragraph consisting of some such expression as, "Hoping to be favored with your further orders, we remain," or "Requesting the favor of an early answer, I am, with great respect," but these are optional, and their use is a matter of taste. The closing, proper, consists of the **words of courtesy** and the **signature**.

203. Words of courtesy. Like the salutation, the words of courtesy may be either formal, respectful, familiar, or friendly, depending on the relations between the writer and the person written to. The following are permissible forms:

FORMAL AND RESPECTFUL	MERELY COURTEOUS	FAMILIAR OR FRIENDLY
Respectfully,	Yours truly,	Yours,
Respectfully yours,	Very truly,	Your friend,
Yours very respectfully,	Yours very truly,	With regard,
Very respectfully yours,	Very truly yours,	With warm regard, etc.
With great respect,		Fraternally,
With highest regard,		Cordially,
		Sincerely,
		Gratefully,
		Faithfully,

(*Yours* may precede or follow any of the above except the first two. The word *very* may also be used with any of the last four.)

Those in the "Formal and Respectful" group are most often used in letters addressed to persons in official stations, to members of the clergy, or to persons in religious orders, etc. Official letters are often concluded with the phrase, "Your obedient servant. Letters to an editor may close with, "I am, Sir." This form is used by Harper's Weekly.

Words of courtesy should never be abbreviated; as, "Resp'y," "Yrs," and the like.

NOTE.—A late authority on business correspondence, advocates the disuse of both salutation and words of courtesy in business letters. This practice is being followed in some offices.

Capitalizing. In the closing words of courtesy, only the first word is capitalized.

EXAMPLES: Your affectionate daughter; Your loving friend; Very truly yours; Cordially and fraternally yours; As ever, your friend. Titles, as, Sir, Sirs, Madam, etc., are always capitalized.

204. The signature. This is the name of the person, firm, or company who is responsible for the letter. If the letter is written by an employee of a company or firm, the writer's name or initials (pen-written) should accompany the signature. (See Model Closing 5 and 6, page 75.)

As a rule, a business letter should have a pen-written signature, but if the signature is typewritten or stamped, it may be verified by the pen-written name or initials of the person by whom the letter was written or dictated. In most offices, it is the rule that letters must be marked with the initials of the stenographer who transcribes them.

The signer of a letter should take particular care to have his signature easily legible. In business offices that have much miscellaneous correspondence, annoying errors are constantly arising because there are so many people who do not write their names so they can be read.

It is also desirable that the signature of a business man be *characteristic*; that is, always written as nearly as possible in the same way. Banks require persons doing business with them to file their signatures for reference in a "Signature Book" or on a "Signature Card," and the cashier may not honor the checks or indorsements of a person whose signature does not correspond with the one on file.

The signature of a woman should indicate her sex, and whether she is married or single, as "(Miss) Mabel T. Dwight," or "Mrs. Charles L. Day." This is particularly important if the letter is written to a stranger. A married woman, unless she is conducting a business on her own account, should use her husband's name in her signature when writing to strangers. A widow should use her own given name or initials.

Model Closings.

205. The following models illustrate the form, position, etc., required in different styles of closings. After studying these, prepare the closings required in Exercise 2. Note that the signature ends at the extreme right of the sheet.

No. 1.

Hoping to hear from you soon, we are
Very truly yours.
Blake & Macdonald

No. 2.

Awaiting your further pleasure, I remain
Very respectfully,
Henry A. Malcolm.

No. 3.

Kindly remember me to all "the force".
Cordially yours,
Tom L. Anderson.

No. 4.

I have the honor, Sir, to remain
Your obedient servant,
Walter S. Davis,
Inspector.

No. 5.

Wishing you complete success in your most worthy undertakings, we are, Madam,
With great respect,
The Harkness-Wells Company.

per T. S.

No. 6.

Soliciting your further orders, we remain
Yours very truly,
The Ames Pump Company.
per *H. M. Jackson*
Secretary.

No. 7.

Hoping that we may have the pleasure of another visit from you soon, I remain, as ever,
Your sincere friend,
Helen M. Jackson.

Mr. C. B. Spencer,
Melrose, Mass.

NOTE.—In social letters, the address of the person written to is placed at the close of the letter in the position here indicated.

No. 8.

Kindly address further communications relating to this matter to our lawyers, Davis & Martin, 216 Equity Bldg.
Respectfully,
Stark & McGuire.

Exercise 2.

Write the following closings, giving careful attention to position, punctuation, etc.:

1. Wishing you a profitable trip we are Cordially yours Edwin A Moore & Co per.
C S M
2. Be sure to write us when you reach Boston. Yours very truly The Herman A Price
Company per Arthur Way President.
3. Wishing you every success I remain Cordially and sincerely yours Chester L Brooks.
4. Looking forward with much pleasure to your promised visit we are as ever Your
grateful friends Charles and Edith Armstrong Col A T Daniels 2427 Prospect Ave Chicago
(See Model No. 7).
5. I remain Sir with great respect Your obedient servant E L Rose Governor To Hon
Eugene N Dow Secretary of State Columbus Ohio.

NOTE.—In official letters, the address is often written at the close of the letter.

6. Kindly answer at your earliest convenience Cordially and fraternally yours Geo S
Meredith Chancellor Commander North Star Lodge No. 34.
7. Trusting that you will adjust this matter without further delay we are Very respect-
fully The Ames-Rathbone Company per W T Winans Secy.
8. Hoping our explanation may be entirely satisfactory we are Madam with greatest re-
spect Benj P Andrews & Co per J N Wilson Treasurer.

LESSON 3.

Envelopes and the Superscription.

206. The envelope. (Pronounced *en*-velope or *ahn*-velope.) This name is applied to the protecting cover in which a letter is enclosed for transmission through the mails. Envelopes vary greatly in size, shape, material and color, depending on the nature of the enclosure. They range from the dainty, tinted envelopes required by etiquette for social correspondence, invitations, etc., to those of heavy Manilla paper, used for official documents, etc. For business correspondence, two general styles are used, *business* and *official*.

Business envelopes. Of these, two sizes are used, the designations and dimensions of which are as follows:

"No. 6½," dimensions, 3⅞x6½, and used for ordinary letters, and "No. 6," dimensions, 3⅞x6 inches. The "No. 6" is used as a self-addressed envelope to enclose for return, and is, therefore, smaller than the standard size.

NOTE.—A *self-addressed* envelope is one which bears a superscription, consisting of the name and address of the person or firm using it. Self-addressed envelopes are for the convenience of those from whom answers are expected.

Official envelopes. These are for bulky letters, large business papers, or official documents, etc. There are two sizes, viz.: "No. 10," 4½x9½ inches, and "No. 9," 3⅞x8⅞ inches, used as a self-addressed envelope to enclose in "No. 10."

Government envelopes. Some fourteen different styles and sizes of stamped envelopes, newspaper-wrappers, etc., are kept on sale at United States post offices. They are sold at the ordinary price asked by dealers for envelopes of a similar size and quality, with the postage added. Many firms use these instead of unstamped commercial envelopes. Government envelopes differ in size and designation from commercial envelopes. The government envelope used in business is the "No. 5." It is three and one-half by six and five-sixteenths inches, or slightly smaller than the commercial envelope, "No. 6½." The government official envelope, "No. 8," is of the same dimensions as the commercial, "No. 10."

Special-request envelopes. These are envelopes that have printed upon them (preferably in the upper left-hand corner) a request for return in case of non-delivery. This request

[CONTINUED ON PAGE 80.]

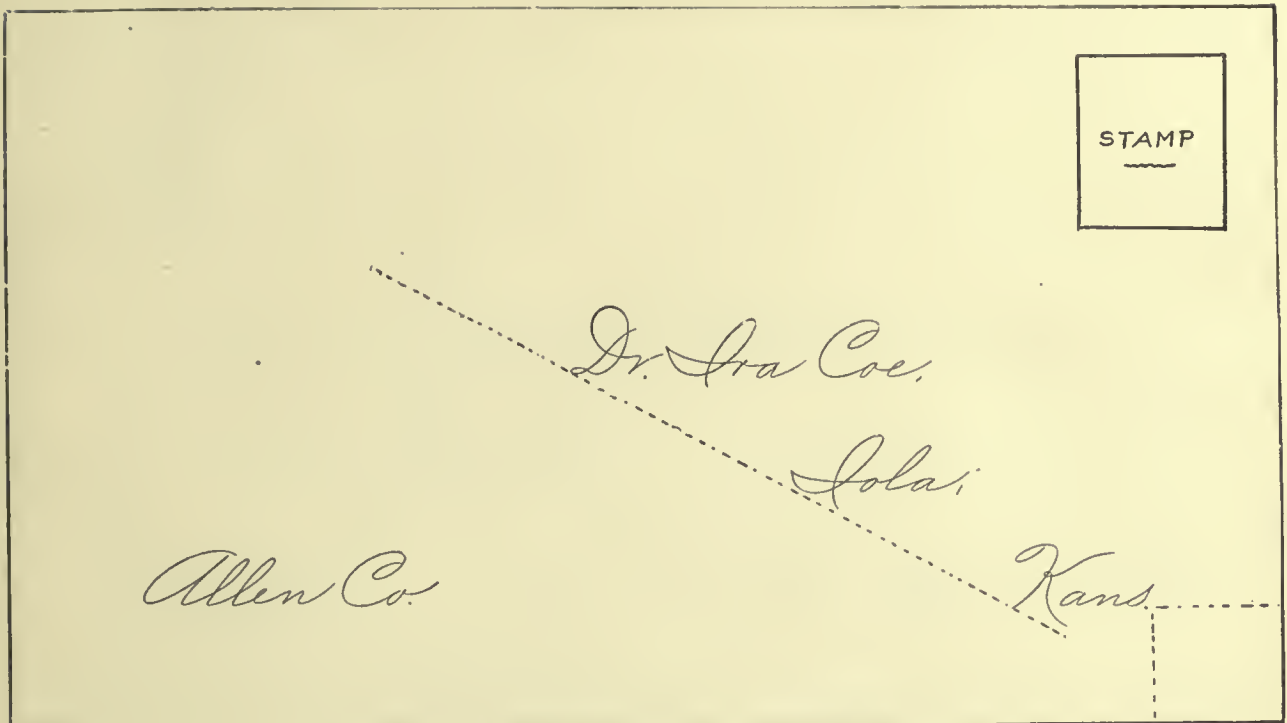


Fig. 1. Diagram Showing Correct Position of Parts.

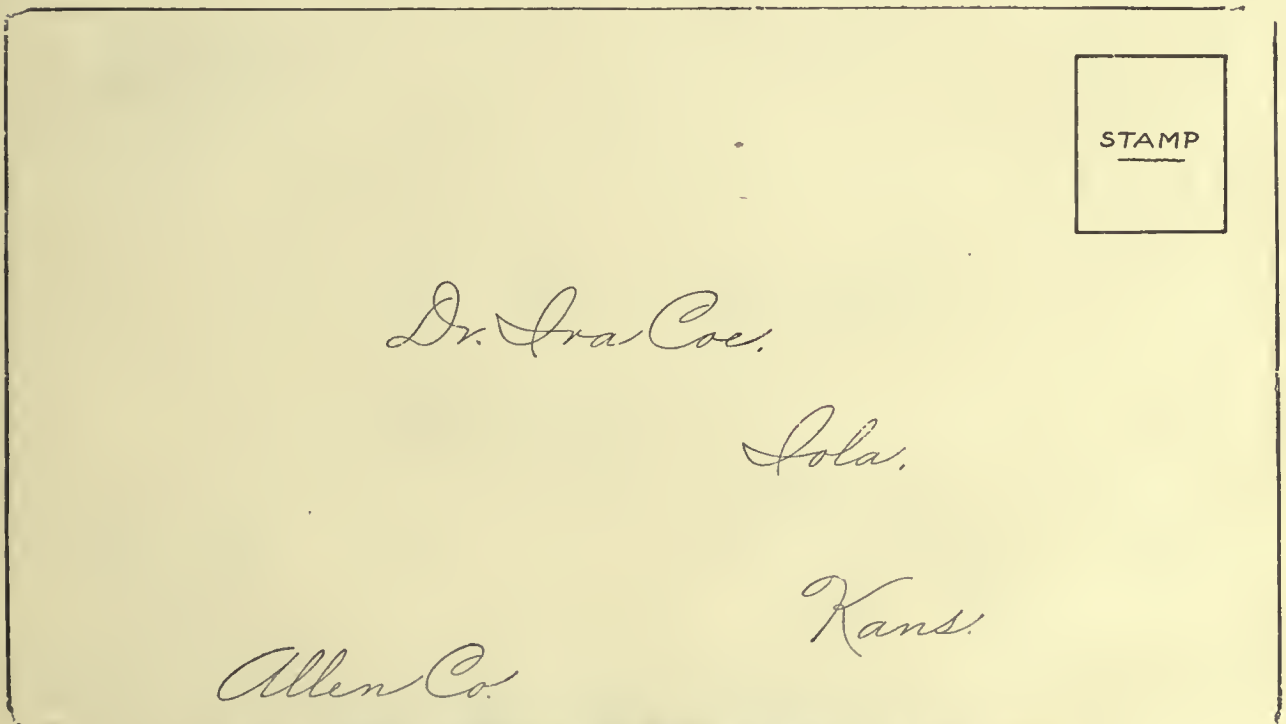


Fig. 2. Faulty; Inharmonious Arrangement and Parts in Wrong Position.

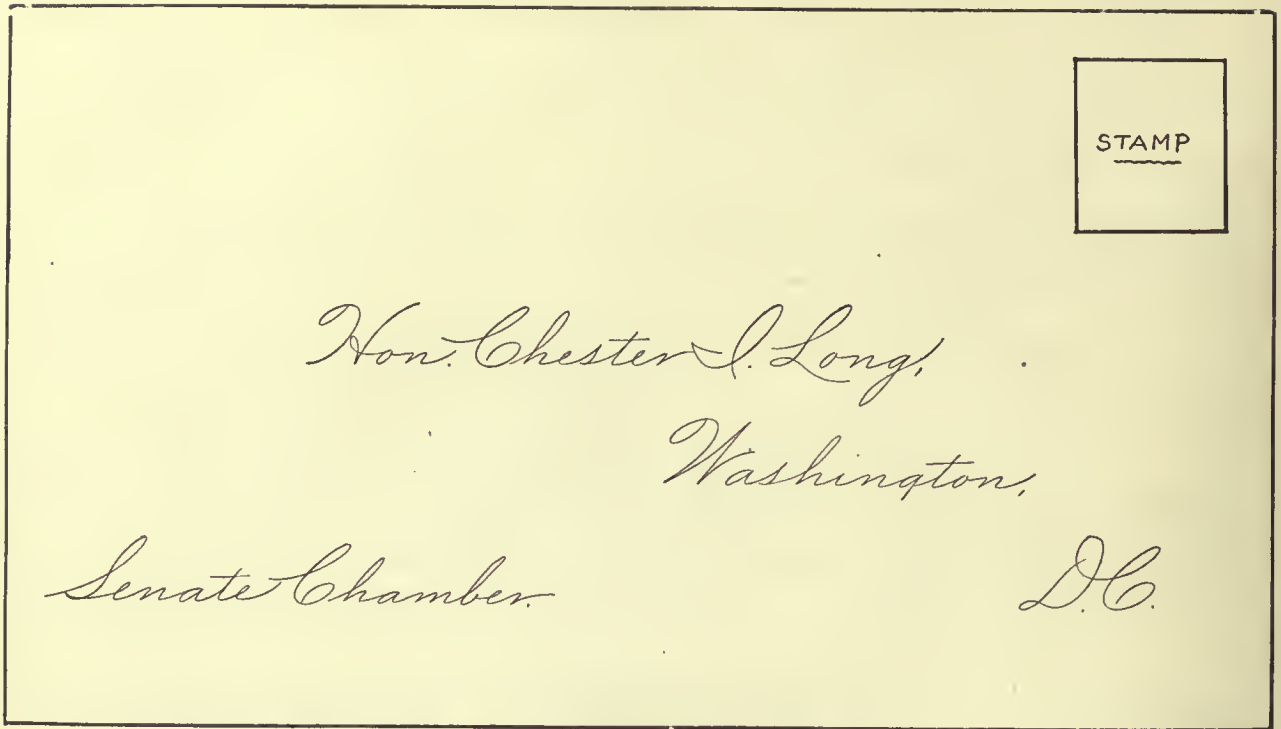


Fig. 3. Three-line Superscription with Local Address.

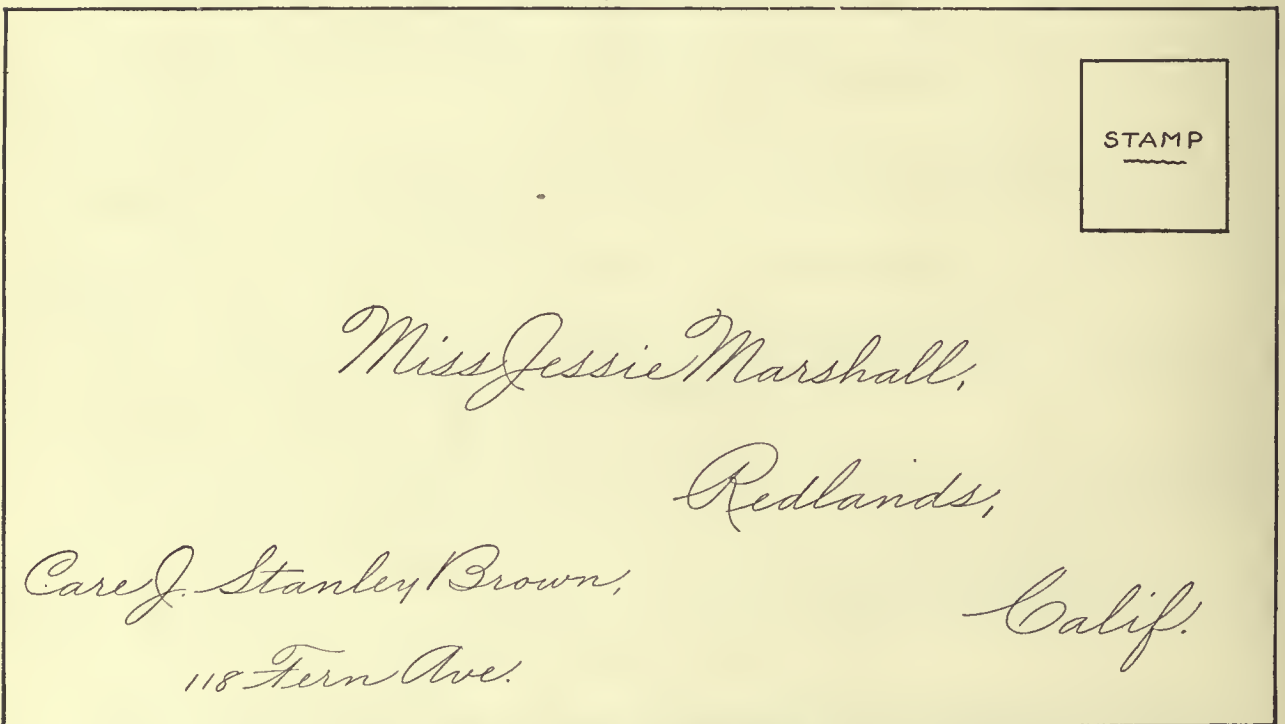


Fig. 4. In care of Another Person.

NOTE.—The abbreviation “%” is often used for “in care of.”

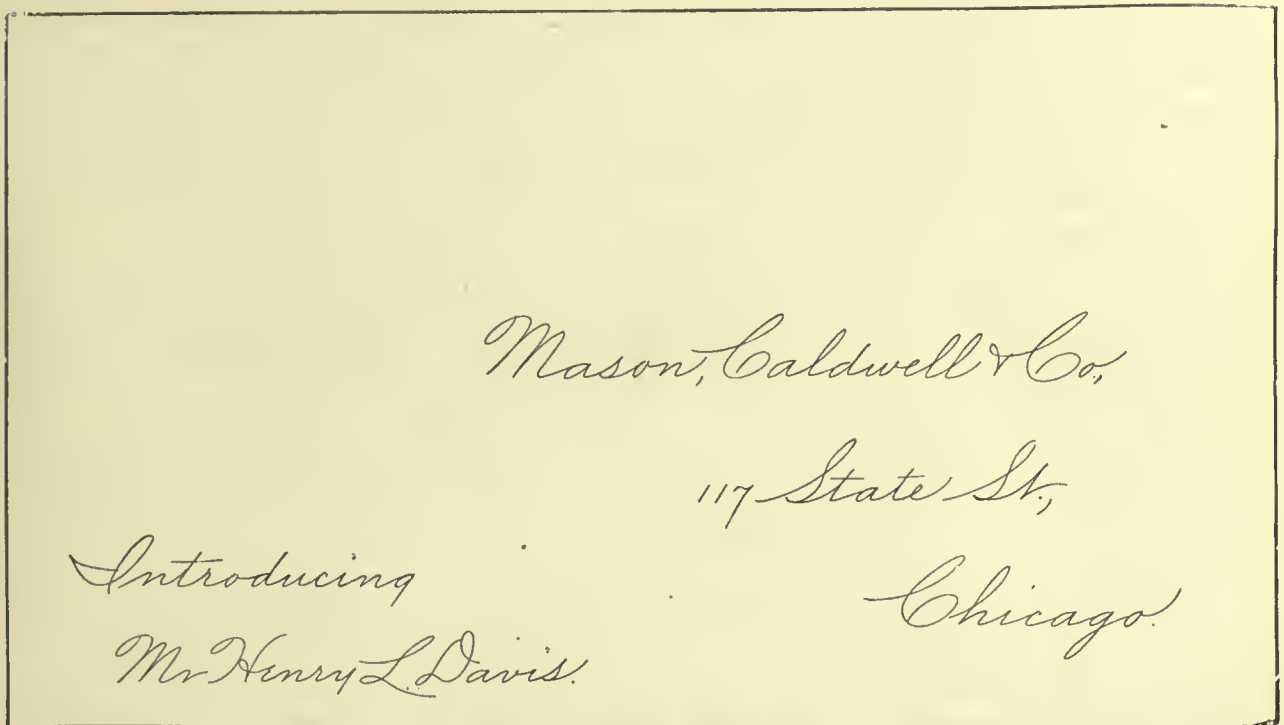


Fig. 5. Letter of Introduction.

NOTE.—A letter of introduction, being delivered in person, does not require a stamp.

After—Days Return to JOHN C. SMITH 146 State St. WILKESVILLE, N. Y.	STAMP
Mr. Frank B. Smith, 2416 Front Street, Oswego, Ohio.	

Fig. 6. Four-line Superscription, Government Model.

usually reads: "If not called for in 10 days, return to," or, "After 5 days return to," followed by the name and address of the sender. To facilitate the prompt return of undelivered mail, the postal authorities request that the name and address of the sender be placed on all letters and packages sent by mail. Many firms combine a brief business card with the special request. If ordered in lots of 500 or more, the Government furnishes without extra charge, printed special-request envelopes, giving the name and address of the sender. No matter of an advertising nature is printed on these.

Color, quality, etc. The color of envelopes, whether they are used for business or social purposes, varies greatly, but tints are usually preferred to pronounced or strong colors.

There are also great differences in quality. Envelopes made of light or cheap paper are sometimes used for advertising circulars, etc., but firms of good standing rarely use anything but the best grade of envelopes for business letters. It is not good form to use cheap stationery or business letter-heads or envelopes for any kind of social letter-writing.

207. The superscription, or direction, consists of whatever is written or printed on the envelope to insure its delivery to the person entitled to receive it. Superscriptions may be pen-written, typewritten, or printed. They usually consist of (1) the *Name* of the person or firm to whom the letter is sent, (2) the *General Address*, consisting, usually, of the city and state, (3) the *Local Address*, as street and number, building and room-number, post office box-number, etc.

There is a growing tendency in many business offices, and in some business schools, to depart from the usage that has hitherto prevailed in the matter of the form and arrangement of the several parts of the superscription. In some offices, the name and address are written in the same alignment, and without indentation or extra spacing. Others write the name of the town and the state on the same line. As these variations make more or less trouble for the Government mailing clerks, and sometimes are the cause of letters being missent, the Post Office Department has printed on the cover of its stamp booklets, a model address, as a guide to the public, and in the interest of uniformity in superscriptions. We reproduce this form in Fig. 6, page 79.

For pen-written superscriptions, the following rules are generally observed by persons of good taste:

1. Write the name first, and, as nearly as possible, on a line midway between the top and the bottom of the envelope.

2. The name of the town is written next, below and to the right, and then the state, the initial letters beginning at such points that they will touch a straight line connecting the first letters in the superscription. (See Fig. 1, page 77.)

3. The local address is sometimes written at the lower left-hand corner of the envelope, but the best usage requires it to be written just after the name, as in Fig. 6, page 79. It may be written at the left, however, if the other parts of the superscription require four lines.

4. If it is desired to mention the official or business position of the person written to, as, "Supt. of City Schools," "Editor American Penman," "Governor of Ohio," etc., this should be written below the name, thus making a four-line superscription.

5. Superscriptions on letters or packages for registry (see page 116) should give the name of the county, unless in the case of a large city. On other classes of mail, the name of the county is unnecessary.

6. In the case of mail matter for rural free delivery, it is very important to write the number of the route; as, "R. F. D. No. 3" (Rural Free Delivery No. 3). This is quite as important as is the local address in a letter sent to a large city.

7. The parts of the superscription below the name should be written in such a position as to divide the envelope space below the name into *equal parts*.

Instructions relating to typewritten superscriptions will be given in a subsequent lesson. Great care should be taken to write all parts of the superscription legibly. Ornamental writing should be avoided, unless in the case of correspondence between professional penmen.

The punctuation of a superscription is the same as that required in the address at the opening of the letter.

The diagrams given on pages 77, 78, and 79 will aid the student in applying the rules given under 207. Consult these forms in preparing the addresses required under the following exercise.

Exercise 3.

Prepare twenty slips of *unruled* white paper, having the dimensions of a No. 6½ envelope (3⅝x6½ inches).

Write on these (with pen and ink) the following superscriptions:

1. Mr. Geo. H. Nettleton, Mound City, Kansas, R. F. D. No. 1.
2. Master Irving Stone, Battle Creek, Mich., Care I. L. Stone, 216 Maple St.
3. Prof. Seymour Eaton, President Drexel Institute, Philadelphia.
4. Miss Ena Harmer, 1529 C Ave., Cedar Rapids, Iowa.
5. Mr. E. H. Anderson, Prop'r Northwestern Bus. Coll., Fargo, N. D.
6. Hon. A. P. Rogers, M. P., 421 Ry. Exch. Bldg., Toronto, Ont.
7. Sister M. Beatrice, Convent of the Sacred Heart, Moline, Ill.
8. Hon. W. N. Ferris, Big Rapids, Mich.
9. The South Side Development Co., 4976 Stuart Ave., Chicago.
10. The Chicago Chess and Checker Club, 1196 Schiller Bldg., Chicago.
11. Mr. Horace G. Healey, Editor "Business Journal," 203 Broadway, New York.
12. Hon. Geo. W. Clarke, Governor, Capitol Bldg., Des Moines, Iowa.
13. Col. Edw. L. Stanton, Soldiers' Home, Dayton, Ohio.
14. Sergt. C. A. Watson, Fifth U. S. Cavalry, Manila, P. I.
15. Hon. David Brewer, U. S. Supreme Court, Washington, D. C.
16. Harper, Jones & Hall, 346 Trude Bldg., Chicago.
17. Miss Inez Day, Hopedale, Conn.
18. Hon. Randolph C. Carpenter, House of Representatives, Topeka, Kansas.
19. Mrs. Archie A. Robinson, Flat B, 4047 Ellis Ave., Chicago.
20. Mr. Harlin Endicott, Room 29, University Bldg., Boston.

LESSON 4.**Folding and Enclosures.**

208. Folding. The method of folding a letter-sheet depends upon the kind of stationery used. If the length of the envelope exceeds the width of the paper, the letter-sheets are folded in one direction only, as in Fig. 1, page 82. If the standard letter-paper is used with ordinary business envelopes, the sheets must be folded in two directions, and it is a matter of considerable importance to learn to do this correctly and rapidly. The student should provide himself with a few sheets of letter-paper and practice folding them in accordance with the following directions and the illustrations on pages 82, 83, and 84.

1. Place the sheet before you, face upward; take hold of the bottom margin and turn it upward to within one-half inch of the top margin, being careful to have the side margins even; then fold by passing the nail of the second finger firmly from left to right across the bottom of the folded sheet. (See Fig. 2.)

2. Turn upward about two and one-half inches of the right-hand margin of the folded sheet to the left and fold as in Fig. 3.

3. Turn the same width (2½ inches), of the right-hand margin toward the left, and fold firmly with the nail of the second finger, as before. (See Fig. 4.)

Be careful to have the margins in their right positions when folding, and keep the sheet free from creases, finger-marks, etc.

209. Inserting letter in envelope. Taking the envelope in the left hand, with its face next to the palm, and the folded letter in the right, insert the letter, as shown in Fig. 5. The letter should be so folded as to occupy a little less than the full length and width of the envelope.

210. Enclosures. These are documents or other papers, as checks, drafts, receipts, or the like, which are to be enclosed with a letter. If the enclosure is of considerable size, as, a lengthy bill or statement, a contract, insurance-policy or other legal document, an official envelope is used, the paper or document is folded apart from the letter, and inserted in the envelope as a separate enclosure. In the case of a check, short bill, receipt or other small paper, the enclosure should be placed, face upward, across the face of the letter and folded with it. (See Fig. 6.)

[CONTINUED ON PAGE 85.]



Fig. 1. Width of paper Less than Length of Envelope. (One-direction Folding.)



Fig. 2. First Fold, Where Standard Size Sheet is to be Inserted in Business Envelope. (Two-direction Folding.)



Fig. 3. Second Fold in Two-direction Folding.



Fig. 4. Third Fold in Two-direction Folding.



Fig. 5. Inserting in Envelope.



Fig. 6. Position of Enclosure.

Papers enclosed in this way are not likely to be overlooked or accidentally dropped when the letter is removed from the envelope, as they are when not folded with the letter. It is the custom in some offices to fasten enclosures to the letter-sheet.

If circulars, etc., are enclosed, they should not be folded with the letter, but put in as a separate enclosure.

If one or two stamps are enclosed, they should be fastened (not stuck) to the top of the letter-sheet. If a considerable number, say, a dozen or more, stamps are enclosed, they should be folded, and inserted loose within the folds of the letter.

Exercise 4.

1. Write the following letter to Henry A. French & Co., 246 Ocean St., Seattle, Wash. Use your present address and the current date as a heading, an appropriate salutation and closing words of courtesy, and your own signature. Direct and enclose the letter in a No. 6½ business envelope, and prepare a slip of blank paper of the size of an ordinary receipt, to represent the enclosure.

(BODY OF LETTER.)

"I have yours of May 19 enclosing Chicago draft for \$25.60 to balance your account to date. Enclosed find receipt for same.

"Thanking you for the remittance, I am"

2. Holmes Bros. & Co., of 275 Market St., Cleveland, Ohio, on June 6, 1913, received a letter from P. C. Blake & Sons, Vendone, Ind., dated June 4, 1913, and containing a check for \$150 to apply on account. Write the letter of acknowledgment, enclosing a slip of paper to represent the receipt. Direct the envelope and fold and enclose letter as in previous examples. Unless you are using imitation stamps in your letter-writing work, mark the envelope with an outline showing the position of the stamp.

Present the foregoing letters to your teacher for approval.

LESSON 5.

Postage and Mailing.

211. Domestic mail-matter includes all mail-matter deposited in the mails for local delivery, or for transmission from one place to another within the United States, or to or from or between the possessions of the United States.

Porto Rico and Hawaii are included in the term "United States." The Philippine Archipelago, Guam, Tutuila (including all the adjacent islands of the Samoan group which are possessions of the United States), and the Canal Zone are included in the term "Possessions of the United States." The term, "Canal Zone," includes all territory purchased from Panama, embracing the Canal Zone proper and certain islands in the Bay of Panama.

212. Classes of matter and postage. Domestic mail-matter is divided into four classes, as follows:

First-class consists of:

1. All written matter, whether written with pen or typewriter, or other device. This includes letters, U. S. postal cards, private post-cards, and any other written matter (or partly written and partly printed), whether sealed or unsealed.

NOTE.—Even printed matter will be rated as first-class if it is in the nature of a special or personal communication.

2. All matter sealed or otherwise closed against inspection.

Rates. Two cents for each *ounce* or fraction. Limit of weight, four pounds. U. S. postal cards cost one cent each, and private post-cards (subject to Government regulations as to size, material, etc.), require a one-cent stamp, whether the matter on them is written or printed. Full pre-payment of postage is not required for first-class matter. In case of insufficient postage, the amount unpaid will be collected from the receiver of the letter when it is delivered. An unstamped letter will not be sent to its destination, but will be returned to the writer, if his identity can be determined from the envelope; if not, the letter will be held for postage.

Drop-letters. These letters are addressed for delivery at the office where mailed. If mailed at an office where there is no delivery by letter-carriers, the postage is two cents for each ounce or fraction. If mailed at letter-carrier offices, the postage is the same as for other first-class matter.

Second-class (*Unsealed*) consists of newspapers and periodicals which bear the authorized statement, "Entered at the post office as second-class mail-matter."

The term *unsealed* means enclosed in an open or removable wrapper, as one that is open at the ends, or fastened by cords, rubber bands, etc., thus permitting inspection by the post-office officials. Special communications in writing are not allowed either on the wrapper or on the enclosed matter. The presence of these may cause the package to be held for postage at first-class rates. This rule applies also to third- and fourth-class matter. It is permissible, however, to write on the wrapper the name and address of the sender, after the words "From," Sent by," etc. The words, "Marked," "Special Copy," etc., may also be written or stamped on the wrapper or enclosure. It is also permissible to make corrections of typographical errors, etc., on the periodical enclosed.

Rates. One cent for four ounces or fraction. Full pre-payment is required. No limit as to weight.

Publishers' second-class rates. When a newspaper or other periodical is established, the publishers apply to the Postoffice Department at Washington to have it "entered as second-class matter." If this is authorized, the *publishers* may send the periodical through the mails at the rate of one cent for each pound or fraction. Matter thus mailed is called "publishers' second-class," or "pound-rate" matter. Other second-class matter is known as "transient second-class."

Third-class *Unsealed.* This comprises all printed matter other than newspapers, periodicals, etc., or special communications of a personal nature. It includes books under eight ounces in weight, circulars, proof-sheets, corrected proof-sheets, with manuscript copy accompanying the same, matter in print, or raised characters for the blind, photographs, maps, etc.

Rates. One cent for each two ounces or fraction. Full pre-payment required. Limit of weight, four pounds, except it be one book.

Fourth-class—Unsealed. This comprises all mailable matter not included in the first, second, and third classes. It includes generally all merchandise, blank-books, or paper, specimens of plants, minerals, etc., and printed matter on other material than paper, and books of eight ounces in weight or over, also, all packages of third class matter weighing over four pounds.

EXCEPTIONS.—Seeds, bulbs, roots, plants, cuttings, etc., weighing less than eight ounces, available for plant propagation, are, by special legislation, mailable at third-class rates—one cent for each two ounces or fraction.

Parcel post. (Revised to September, 1915.) By an act of Congress under date of August 24, 1912, provision was made for transporting by mail, packages of fourth-class matter at rates which vary with the distance.

This act, known as the Parcel Post Law, became effective January 1, 1913. Prior to this date, packages of fourth-class matter, not exceeding four pounds in weight, were transmitted regardless of distance at the uniform rate of 1 cent per ounce. The increase in the weight limit of the mailable package, and the greatly decreased cost of transmission through short distances, have had the effect of turning into the mails a great many shipments that, under former conditions, would have been handled by the various private express companies. Packages weighing up to seventy pounds may be mailed for local delivery, or to any point within the first two zones, at rates prescribed by the postal authorities. Beyond the second zone the weight limit is fifty pounds.

It should be noted that the Parcel Post Law makes few changes in the classification of mail-matter, provided for in previous laws. A circular of information, with "Parcel Post Guide" and map, giving a schedule of rates for the different parcel post zones, can be obtained, on application, from the Third Assistant Postmaster General at Washington, D. C. The fee for this service is 75 cents.

General Rate Rule.

Matter of a higher class, enclosed with matter of a lower class, subjects the whole package to the higher rate.

214. Unmailable matter. This is matter that is prohibited admission to the mails. It comprises:

1. All matter illegibly, incorrectly, or insufficiently addressed.
2. All "transient second-class" matter and all matter of the third and fourth classes *not fully prepaid*, and all first-class matter not prepaid one full rate—three cents.
3. All first-class, third-class (except a single book), and fourth-class matter weighing more than the weight fixed by the postal rules.
4. All matter harmful or objectionable in its nature, as poisons, or animals or vegetable substances liable to decomposition; all intoxicating, explosive or highly combustible or inflammable liquids, or any other article that is likely to cause harm to the postal employees, or to the mail-pouches, or other government property.
5. All written or printed matter or pictures of an offensive nature, or any libelous or scurrilous matter intended to reflect injuriously upon the character of another.
6. All matter pertaining to lotteries, gift enterprises, etc., also, anything concerning schemes to obtain money under false pretenses.

NOTE.—Severe penalties are provided for the violation of the last two regulations.

215. Preparing matter for mailing. Employees in a business office are often called upon to attend to the mailing of letters, circulars, samples of goods, books, and other classes of mail-matter. It is important to be able to do this with accuracy and dispatch. Postage-stamps of various denominations, ranging from one cent to a dollar or more, are to be obtained at all postoffices and are usually kept on hand in the quantities and denominations required. Most letters will require a three-cent stamp, while printed circulars sent unsealed will usually require one cent. The stamp should be placed at the upper right-hand corner of the face of the envelope, and at a distance of about one-eighth of an inch within the margin. See illustrations on pages 78 and 79.

When large numbers of letters are mailed, some appliance for moistening stamps is usually provided.

Special postage-scales also are in general use for ascertaining the postage required on letters and packages. These scales are provided with a graduated index which shows at a glance the postage required for each of the several classes of mail-matter except fourth-class.

A Reference List of Mailable Matter.

The following alphabetical list as issued by the Post Office Department, gives the articles most generally dispatched in the mails, with the mailing-class to which each belongs. It will be found useful for reference, and may be consulted in answering certain of the questions asked under Exercise 5.

ARTICLE	CLASS	ARTICLE	CLASS
Advertising signs printed on other material than paper	4th	Botanical specimens, not susceptible of being used in propagation	4th
Albums, autograph, without writing.....	4th	Bulbs (special rate)	4th
Albums, autograph, with writing.....	1st	Calendars, printed on paper.....	3d
Albums, photograph	4th	Calendars, printed on material other than paper.....	4th
Almanacs	3d	Candies	4th
Animals, stuffed	4th	Carbon copies of typewritten matter.....	1st
Architectural designs, printed.....	3d	Card games	4th
Architectural designs, containing writing (see Drawings)	1st	Cards, blank	4th
Artificial flowers	4th	Cards, Christmas, Easter, etc., printed on paper..	3d
Assessment notices, wholly in print.....	3d	Cards, Christmas, Easter, etc., printed on material other than paper.....	4th
Assessment notices, partly in writing.....	1st	Cards, visiting, bearing written name.....	1st
Baggage checks, metal	4th	Catalogues	3d
Bills, wholly or partly in writing.....	1st	Certificates, blank	3d
Blank account books	4th	Certificates, filled out in writing.....	1st
Blank Books, with written entries.....	1st	Check books, blank	3d
Blank cards	4th	Checks, blank	3d
Blank Printed forms, with written signature....	1st	Checks, in writing, canceled or uncanceled.....	1st
Blind, indented or perforated sheets of paper containing characters which can be read by the, unsealed	3d	Chromos, printed on paper.....	3d
Blueprints	3d	Cigars	4th
Books, printed (see parcel post regulations).....	3d or 4th	Circulars, printed (see "Third-Class Matter")....	3d
		Cloth, samples of	4th
		Coin	4th

ARTICLE	CLASS	ARTICLE	CLASS
Coin holders, card, blank.....	4th	Medals or coins	4th
Copy books, school, with printed lines and instructions for use	3d	Merchandise, samples of	4th
Crayon pictures or drawings, framed or unframed	4th	Metals	4th
Cuts, wood and metal	4th	Minerals	4th
Cuttings of plants or trees (special rate).....	4th	Music books	3d
Daguerreotypes	4th	Newspaper clippings, with name and date of paper stamped or written in	3d
Designs, wholly in print on paper.....	3d	Newspapers or magazines, mailed by the public..	2d
Diplomas, blank	3d	Nuts, in natural state	4th
Diplomas, filled out in writing.....	1st	Paintings, framed or unframed.....	4th
Drawings (pen or pencil), without writing, framed or unframed	4th	Paper, blank	4th
Drawings or plans containing written words, letters, or figures indicating size, price, dimensions, etc.	1st	Patterns, printed or unprinted	4th
Electrotype plates	4th	Photographs, mounted or unmounted.....	3d
Engravings, when framed	4th	Plans and architectural designs, printed.....	3d
Engravings and wood cuts, impressions from, printed on paper	3d	Plants for propagating purposes (special rate)..	4th
Engravings and wood cuts on wood or metal base	4th	Postage stamps, canceled or uncanceled.....	3d
Envelopes, mailed in bulk.....	4th	Postal cards, wholly or partly in writing, re-mailed	1st
Flour, samples of	4th	Post cards, printed, in bulk.....	3d
Flowers, cut or artificial.....	4th	Posters, printed on cloth.....	4th
Fruit, dried	4th	Posters, printed on paper.....	3d
Geological specimens	4th	Price lists, printed, containing written figures changing individual items	1st
Grain, samples of.....	4th	Price lists, wholly in print.....	3d
Herbs, dried	4th	Printed matter on other material than paper....	4th
Honey, in comb	4th	Printing, samples of	3d
Insects, dried	4th	Proof-sheets, printed, corrected, with or without manuscripts	3d
Invitations, printed or engraved, containing no other writing than date and name and address of person addressed and sender.....	3d	Receipts, printed, with written signatures.....	1st
Labels, written	1st	Receipts, partially printed, with writing.....	1st
Letterpress copies of handwritten or typewritten matter	1st	Roots for propagation (special rate).....	4th
Liquids	4th	Rulers, wooden or metal	4th
Liquors, ardent, vinous, spiritous, or malt, unavailable.....	3d	Seeds (special rate)	4th
Lithographs	2d	Sheet music	3d
Magazines or newspapers, mailed by the public..	2d	Shorthand or stenographic notes	1st
Manuscript or typewritten copy, without proof-sheets	1st	Soap	4th
Manuscript copy, accompanied with proof-sheets.	3d	Tags	4th
Maps, printed on cloth.....	4th	Telegram blanks	3d
Maps, printed on paper, with the necessary mountings	3d	Tintypes	4th
		Typewritten matter, original letterpress and manifold copies thereof	1st
		Valentines, printed on paper.....	3d
		Valentines, printed on other material than paper.	4th
		Wall paper	4th

Exercise 5.

Find the amount of postage required to mail each of the following-described articles:

1. A magazine weighing $8\frac{1}{2}$ ounces.
2. A typewritten manuscript sent to a newspaper for publication and weighing $6\frac{3}{4}$ ounces.
3. A package of printed patterns weighing 11 pounds, 5 ounces, to be sent to Second Parcel Post Zone.
4. Package of maps weighing 2 pounds, $3\frac{1}{4}$ ounces.
5. A package of newspapers (not mailed by publisher) weighing 2 pounds, $3\frac{1}{4}$ ounces.
6. A sealed letter weighing $3\frac{1}{8}$ ounces.
7. 1500 unsealed circular letters each containing a printed circular, and each weighing $1\frac{1}{4}$ ounces. (Mailed separately.)
8. 2000 sealed letters with enclosures, to make each letter weigh $1\frac{1}{4}$ ounces.
9. Package of books to first zone weighing $18\frac{3}{4}$ pounds.
10. Package of newspapers, with which was included a sealed letter, weight of package 1 pound, $3\frac{1}{2}$ ounces.

LESSON 6.

The Body of the Letter.

216. Composition and construction. The style of a letter is determined by its purpose and the relations of the writer to the one written to. We all want our letters to make a good impression, just as we wish to present what is called "a pleasing address" when we meet people personally. To accomplish this, a letter should be natural, direct, and appropriately phrased. As previously suggested, the best guide to letter-writing style is to write as you would talk were you face to face with your correspondent. This does not mean that a letter may be incorrect as to grammar, or contain slang or other objectionable forms of speech. A letter need not be bookish or formal in order to be written in good English.

217. Colloquialisms permissible. Many conversational terms and expressions are allowable and even desirable in a letter, whether it be on business or otherwise, which would not be proper in any essay or other form of strictly literary composition. The following three letters are here introduced to show how a natural conversational style may be secured. Read them carefully and note the effect of such colloquial expressions as the following, in the first letter:

"thinking over our plan."

"your idea has some good points."

"it is out of the question."

"up to his ears in work."

"see about this account."

"working up trade."

478 Broadway, New York,
Jan. 16, 19

⁵Mr. Amos L. Macey,
¹⁰Greendale, Pa.

⁵Dear Sir:

¹⁰Since our talk on Monday, we have been thinking over
⁵your plan as to working up trade in North Jersey. No doubt
your idea has some good points, at least good enough to
justify a trial later in the season when we are not so
busy and can spare the extra men to send into the new
field. Just now, however, it is out of the question, as
everybody is up to his ears in work. Be sure that we
appreciate your enterprise in the matter, and if the plan
succeeds, the credit shall be yours.

¹⁰By the way, Hawkes & Fuller of Waynesville, Pa., owe
us a considerable balance that is nearly two months past
due. You would better call there on your way in next week
and see about this account. We enclose statement.

³⁵Cordially yours,
The Evans-Belle Co.
Per C. J. B.

The following letter is rather more formal than the last one, but it has the simple, straightforwardness of a face-to-face talk. See if you can find the expressions that give this effect.

Avalon College,
Avalon, O., July 26, '05.

Mr. Henry B. Nelson,
Chadwick, Ind.

My dear Sir:

I have your letter of July 24, asking about the work at Avalon College.

In our catalog, which I am mailing you to-day, you will find answers to your questions as to tuition rates, living expenses, courses of study, etc. Avalon College is not a "cheap school" in the sense in which this term is commonly used, neither are our charges higher than is consistent with good service.

The watch-word at Avalon is WORK. It is a school for young men and women who are in earnest, and who want results. It is no place for dawdlers and snobbishly inclined young folks who want the name of "going to college", but do not care to do the work required in getting a genuine education.

Now, Mr. Nelson, if, as I hope, you are looking for this kind of a school, you are pretty sure to be pleased with Avalon, and we shall be glad to give you a hearty welcome.

Hoping that you may decide to become one of us, I am

Sincerely yours,

Chas. S. Casterlin,
Registrar

There is a cordiality, as well as a businesslike directness in the following letter, that would make it appeal strongly to the favor of a business man, even though he did not accept the writer's proposition. Note the expressions that put life and vim into this letter.

Brookton, Ill., May 29, 19

The Anderson Grocery Co.,
Peoria, Ill.

Gentlemen:

Are you quite satisfied with your present means of getting country produce? If not, you may be interested in what we are doing in this line. Knowing the trouble that first-class houses have in getting from the commission men really choice produce fresh from the farm and garden, we have adopted the plan of working up a line of special contracts with the farmers, gardeners, and dairymen, by which we buy only the best SELECTED STOCK, which we deliver to our customers within a few hours after purchase. Our plan is to send wagons to the farms early each morning, gather up the very choicest products, and get them to you by the time your doors are open. Thus, you are always sure of a full supply of the best goods to be had, and in a condition that will bring smiles to the faces of your customers.

Of course, such goods cost a shade more than the cold-storage stuff from the commission houses, but people are willing to pay more for choice things with the morning dew still on them, and your profits may easily be maintained.

If our idea strikes you favorably, and you are in a position to do business with us, kindly drop us a line and one of our men will call on you at once and go into the matter in detail.

Very truly yours,

C. P. Harper & Sons.

218. Cant terms, meaningless expressions, etc. Custom has long sanctioned the use, in business letters, of a certain conventional jargon, which is quite meaningless, and really serves no useful purpose whatever. Belonging in this category are such expressions as the following:

"Your esteemed favor at hand."

"Your favor of the 3rd came duly to hand."

"Replying to the same would say."

"We beg to advise you," "We beg to suggest."

"Allow us to call attention to the fact."

"Enclosed please find."

"We trust you will recognize the importance."

"We take pleasure in informing you."

"Your esteemed favor at hand and contents noted and in reply to same would say."

"Kindly permit us to call your attention to."

"We beg to acknowledge your esteemed favor of the 19th."

The foregoing and similar expressions have nothing but usage to justify them. Anyone who should use such language in personal intercourse, would have his sanity called into question. Furthermore, these formalisms are fast falling into disuse among modern business letter-writers. We advise the student to dispense entirely with these and other expressions of the same class. They are opposed to simplicity, directness, and naturalness, and tend to give to a letter that very stiffness and formality most to be avoided. Beyond the terms of courtesy in beginning and ending a letter, put nothing into it that you would not *say* to your correspondent were you talking instead of writing to him.

219. Paragraphing. A paragraph is a sentence, or a group of sentences relating to some particular matter. A letter may consist of one or of several paragraphs, according as it treats of one or of several distinct matters.

No definite rules can be laid down to govern paragraphing. It is often a question of taste or of individual judgment as to whether a given matter is sufficiently distinct from the rest of the letter to require a paragraph.

It is very important that the several topics of a letter should be introduced in a natural order, and that each should be completed fully before another is taken up. Nothing is more confusing or annoying than to receive a letter in which sentences in no wise related are thrown together at random, just as they came into the mind of the writer, and with no attempt at coherence or logical arrangement.

As a rule, the first paragraph of a business letter should show the purpose, or occasion, of the letter. If it is in answer to another letter, the date and purport of this letter should be given, as in the following:

"We have yours of June 10 relating to our recent shipment of sulky plows."

"This is in answer to your letter of January 6, as to the advisability of our establishing an agency in your city."

"Your kind letter in answer to ours of June 7 reached us to-day."

If the letter is not written in answer to another letter, it is still advisable, as a rule, to have an opening paragraph setting forth the purpose of the letter.

EXAMPLES: "We are writing this to make some inquiries as to your new ruling machine, advertised in the February 'Inland Printer'."

"Our house is in the market for a line of straw board, and we have thought it well to take up the matter with you by letter."

"This letter is to interest you in a new cutter and feeder that we have just put on the market."

A separate paragraph should be given to any concluding phrases of a courteous or complimentary nature; as—

"Hoping to receive further orders from you, we are" etc.

"Thanking you in advance for an early answer to our inquiry, we remain" etc.

An excellent custom is followed in many business offices, of separating the paragraphs of a letter by extra spacing. This facilitates reference to the several matters contained in the letter. The following model letter illustrates the method and purpose of paragraphing. Study it carefully, after which, proceed with the work required in Exercise 6.

Hammond, Ind., Apr. 6, 19

Mr. R. E. Thayer,
Beatrice, Nebr.

Dear Sir:

We are writing this letter of inquiry at the suggestion of Mr. C. W. Pierce, of Chicago, who assures us that you can give us reliable data as to the matters about which we ask.

We are manufacturers of various grades of straw-board, wrapping, and other coarse-fiber papers, and we are considering the advisability of establishing a branch factory at some good town in your state. Mr. Pierce tells us that Beatrice has some advantages for the location of such an enterprise, but he is unable to give us such detailed information as we require.

Can you tell us whether there are any straw-board factories in your part of the state, and, if so, where they are located?

Do the farmers in the vicinity of Beatrice raise much small grain, and is there any demand for straw, aside from the ordinary uses?

What is the present market price of straw per ton, and is baled straw shipped from your town to any considerable extent?

Are straw-board boxes, cases, etc., much used in your part of the state in shipping eggs, fruit, or other products?

Do you think any concessions in the way of remission of taxes, the providing of a site for the factory at a nominal cost, etc., could be obtained from your people, in the event that it should be found feasible to locate the factory at Beatrice?

We shall regard it as a great personal favor if you will kindly send us answers to the foregoing questions, with any other information bearing on the matter, which you may be able to give. We also request that you will, for the present, regard this letter as confidential.

Thanking you in advance for an early answer, we remain
Very truly yours,

J. P. Hannibal & Sons,
per J. P. H.

Exercise 6.

If a letter is brief, occupying much less than a full page, with ordinary margins, it is common to have the margins much wider, thus decreasing the length of the lines, and giving a more pleasing general effect. In the forms on pages 93-94 the improvement effected by the wider margins in No. 2 is evident.

The spacing (distance between lines) may also vary in the case of typewritten letters, depending on the length and character of the letter, short letters being often double-spaced, while the single space is used for longer ones. In many offices, however, all letters, regardless of length, are single spaced and have standard margins. While most of the model letters in this

book are thus presented, the student, in preparing the letters required in the exercises, may use his taste and judgment as to spacing and margins.

1. Write an answer to the preceding letter, setting forth such assumed facts as might be given in response to such a letter. Paragraph your letter, as required by the different matters referred to, answering the questions in the order that they are asked. When your letter is finished, fold it properly, enclose in a correctly addressed envelope, and hand it to your teacher.

2. Reconstruct the following letter, correcting all errors. Give careful attention to the errors in punctuation, form, etc. In recasting this letter, do not attempt to follow the writer's arrangement. Omit all needless matter, and try to have your letter well arranged, definite, and businesslike.

St. Louis, Mo. No. 69 Broad St.
Feb, 17 05
Mr. C. W. Walker Esq.
Murrayville, Ills.

Sir:

There is a firm in your town or was last year named Clarke and Reynolds that owes me for a Bill of Goods that I sold them on credit nearly two years ago. As I understand that you make a business of collecting these kind of accounts I thought I would write to you. Can you tell me whether they are any good or not, Our bill is for \$47.25 and I dont want to lose it. What per cent do you charge for collecting such bills? The bill is for our Patent Roofing it is all right and they promised to pay in 60 d. but didn't. Do you charge the same when you have to bring a law suit. please answer as soon as possible as I want to get this account straightened up.

Yrs very Respectfully
J. Peters

Form No. 1. Wide Measure.

Springfield, Ill.,
May 20, 19--.

Ames & Robinson,
Fairview, Texas.

Gentlemen:

This in answer to your letter of May 15, relating to weight and form of packages of our Red Eagle Buckwheat Flour.

We advise that this brand is supplied only in five-pound cartons, and in three-pound hinge-lid tins. You will find these quoted in our Price List for this quarter, Division L.

We believe a copy of this has been mailed you.

Very truly yours,
THE ACME MILLING CO.

Form No. 2. Narrow Measure.

Springfield, Ill.,

May 20, 19--.

Ames & Robinson,

Fairview, Texas.

Gentlemen:

This in answer to your letter of May 15, relating to weight and form of packages of our Red Eagle Buckwheat Flour

We advise that this brand is supplied only in five-pound cartons, and in three-pound hinge-lid tins. You will find these quoted in our Price List for this quarter, Division L.

We believe a copy of this has been mailed you.

Very truly yours,

The Acme Milling Co.

LESSON 7.

Special Hints and Cautions.

220. Neatness and the correction of errors. A letter that is marred by blots, erasures, soiled or wrinkled paper, etc., is more than an offense to the eye; it is an indication of a careless and slovenly personality. Paper to be used for letter-writing should be kept where it will not be soiled or wrinkled. Before handling the letter-paper or envelopes, one should be sure that his hands are free from dust, perspiration, ink-stains, etc. If errors in a letter are corrected by means of erasures, the erasing should be so carefully done that the receiver of the letter would not suspect that an error had been made. If there is not time or opportunity to make corrections by means of erasures, it is better to draw an ink line through the incorrect word, and rewrite it correctly and neatly in the space above. If several errors occur, rewrite the letter.

221. Figures and abbreviations. The use of figures and abbreviations in the body of a letter is to be avoided, except in indicating a sum of money or in preparing lists of merchandise, with quantities, prices, etc. In giving an address, as "Moline, Ill." "Fremont, Nebr." "119 Walnut St." "Room 65 Plymouth Bldg.," abbreviations should be used. The name of a state should be written in full when not used as part of an address. It is very bad form to abbreviate ordinary words, as "ad" for advertisement, "Mdse." for merchandise, except in special cases requiring such abbreviations. Some expressions, as "C. O. D. (collect on delivery), "f. o. b." (free on board), are always abbreviated.

NOTE.—See lesson on "Abbreviations."

222. Specifying dates. In specifying the date of a letter that is being answered, the abbreviations, "inst." (instant), "ult." (ultimo), "prox." (proximo), are sometimes used. "Inst." means the present month, "ult." means the preceding month, and "prox." means the succeeding month. In many offices these terms have been discontinued, the date being indicated by giving the name of the month and date; as, "We have your letter of May 29," instead of, "We have your letter of the 29th ult.," and, "Our representative will call on you about June 10," instead of, "Our representative will call on you about the 10th prox." The method of date-reference here recommended has obvious advantages.

223. When to enclose stamps. In writing a letter to a stranger, or to a slight acquaintance, requesting information or other favors relating to a matter in which the one written to has no personal interest, always enclose a stamp, or, better still, a self-addressed stamped envelope, or postal card. A stamp is not necessary in writing business letters about a matter in which the person written to is interested, or to public officials for information that is properly requested of them. It shows affectation, also, to enclose a stamp for reply, in a letter written to a friend or familiar acquaintance.

224. Writing on both sides of paper. This is allowable only in personal correspondence. In writing a business letter, use the second sheet in all cases, when a letter is too long to be written on one page. This is also a fixed requirement in all printing-offices, in the case of letters, advertising, or other matter received for printing or publication.

225. Paging. When a letter requires two or more sheets, these should invariably be paged. Failure to do this may occasion much inconvenience to the person receiving the letter, and may cause him to overlook entirely some of the sheets, should he be interrupted in the course of the reading.

226. Placing in right envelope. When several letters are written, it is of the utmost importance that they should be enclosed in their proper envelopes. Mistakes in this matter have often caused serious embarrassment or misunderstanding. As soon as a letter is written, the envelope should be directed and the sheet or sheets inserted under the flap of the envelope, including enclosures, if any, there to remain until the letter is folded and enclosed. In the case of correspondence prepared by stenographers, the letters and envelopes should be thus arranged when presented to the dictator for signature.

227. Disposal of letters when received. The systematic disposal of correspondence in a business office is a very important matter. When a "mail" is received, consisting of a number of letters, they should be sorted before opening, in order to lay aside any of them that may be of a private or personal nature, to be opened only by the persons to whom they are addressed. In opening letters, a letter-opener should be used; this usually consists of a narrow blade of metal or bone made for the purpose. The blade of the letter-opener is inserted beneath the flap of the envelope, and the latter is separated at the edge where it joins the face of the envelope. In using a letter-opener, care should be taken not to injure the contents of the envelope. If a letter-opener is not at hand, a penknife may be used. Never open a letter by tearing the envelope across the end. In doing this, one is likely to mutilate the letter or other enclosure. In some offices, all the envelopes are opened before the contents of any of them are removed; in other offices, the contents of each envelope are disposed of before any of the others are opened. In case there are many letters, the former method will be found the more expeditious.

The envelopes should not be destroyed when the contents are removed, but kept until all the correspondence is disposed of. It frequently happens that the writers of some of the letters fail to write their addresses, or even their signatures, and it is necessary to refer to the postmark on the envelope to learn where the letter was mailed in order to ascertain who wrote it.

If the letter contains a check, draft, receipt, or other enclosure, a note of the fact, together with the amount (in case of a remittance), should be entered on the face of the letter at the time it is taken from the envelope. In some cases it is found advisable to pin the enclosure to the letter, where it remains until the answer is dictated to the stenographer.

Exercise 7.

Prepare written answers to the following review questions. Every answer should be in the form of a complete sentence. Some of the questions are not directly answered in the text. Their purpose is to give exercise to the student's judgment and to his thinking faculties.

1. As the manager of a business, would you consider it good policy to have your correspondence neat and businesslike? Why?

2. What corrections would you make in these sentences: "He came here four or five years ago from Mich. I met him about the 1st of Sept. 1915. At the time I sold him 25 bu. of Oats, but he did not pay me, and soon after moved to Rockport, Illinois."

3. Illustrate the meaning of "inst.," "ult.," and "prox." Why is it preferable to give the month and date instead of using these abbreviations?

4. In what cases would you enclose a stamp in a letter requiring an answer? When would you not do so?

5. Why should a business letter be written on but one side of the paper?
6. What precautions will prevent the enclosure of letters in wrong envelopes?
7. What is done with a letter that is mailed without a stamp?
8. Why should opened envelopes not be destroyed until the letters in them have been read or answered?
9. What troubles might occur through failure to observe proper methods in disposing of incoming mail?
10. Give two reasons for answering correspondence promptly.

LESSON 8.

Special Hints and Cautions.

228. Copying, filing, etc. In many business offices, copies are kept of all letters sent out. These are usually made by means of carbon sheets at the time the letters are typewritten, or else with a copying-press, by means of which impression copies are made in books consisting of blank leaves of tissue paper, specially manufactured for the purpose. Various methods are used for systematically filing the letters received, and the copies of those sent out. The object of the filing system is to provide a convenient means of referring to any letter that has been received or sent. Filing systems are also used, consisting of boxes or cases filled with cards alphabetically arranged and containing special data pertaining to the business. A general understanding of the methods of copying and filing is an important part of a business education.

229. Use of postal cards. The use of postal cards for ordinary business correspondence is not to be recommended. The postal card is, at best, but a makeshift, and is generally looked upon with disfavor among business men. Postal cards and private post-cards, on account of their cheapness, are used extensively for brief advertising announcements, and by the officers of lodges, societies, etc., for sending out notices, but they should not be used for more important business communications.

A postal card is rendered unmailable by writing or printing anything but the address on its face, or address side, (picture post-cards provide space for a message on the address side), or by pasting or otherwise attaching anything to the card. Postal cards may be used for brief and unimportant personal communications when the use of ordinary stationery is inconvenient. In such communications the heading should be given, but the letter-address and the closing words of courtesy may be omitted.

230. Promptness in answering letters. To respond to a letter promptly is as much a requirement of ordinary courtesy as it is to answer when one is spoken to. If circumstances make a delay necessary in returning a complete answer to a letter, an acknowledgment of its receipt should be sent, briefly explaining the necessity for the delay. Some letters, in the nature of the case, do not require an answer, but letters containing remittances of money or other important enclosures should always be answered promptly, and the receipt of packages sent by mail or express should always be acknowledged.

The rule of courtesy requiring answers to letters does not apply to circular letters or to those of a purely advertising character, even though they may contain a request for an answer. But the receipt of circulars, catalogs, etc., *when sent in response to a request*, should always be acknowledged.

231. Confidential letters. It is a general rule that all letters not written for publication are "confidential," and their contents should not be revealed (unless by the express permission of the writer), to any one other than the person written to, or to those having confidential relations with him. To violate this rule is entirely dishonorable. A business employee is also in honor bound to regard as confidential all correspondence which may pass through his hands while performing his duties. It is also especially mean and dishonorable to read, unless by express permission or request, the letters intended only for the eye of another. Violations of this rule are justifiable only in extreme cases, as, for instance, by those engaged in detecting crime.

Letters of a personal or specially confidential character addressed to a business proprietor or manager, and intended to be read by him only, should, if sent to the firm address, be marked on the envelope, "Personal."

232. Abusive letters. Only a coward will make use of a letter to write insolent or abusive things that he would not dare to say were he face to face with the person written to. It is a good rule never to write a letter when one is angry. Nothing is more vulgar or degrading than to carry on a coarse quarrel by means of the mails. If an offensive letter is received, either ignore it entirely or answer it briefly in terms of dignity and courtesy. This is the way that a lady or gentleman "gets even" with the writer of an insulting letter. It may be necessary occasionally to write in terms of severity, but such letters should never show anger, and they should always be kept within the bounds prescribed by courtesy and good breeding.

An *anonymous letter* is one that is purposely sent without a signature, or over a fictitious signature. A *forged letter* is one to which the name of a person other than the writer is signed without his consent. Anonymous letters are written only by the cowardly, the vicious, or the criminal. If they are received, it is usually best to ignore them altogether.

233. Definiteness and brevity. The ideal business letter is the one that carries its message in the fewest words and, at the same time, is so definite that its meaning cannot be misunderstood. There is no objection to a long letter, provided it is no longer than necessary. In trying to make a letter brief, it may be made so indefinite that it might as well have been left unwritten. Consider, for instance, the wording of the following letter:

Gentlemen:

I have just seen your ad. Send me one of the books at once.

Yours truly,

J. Smith.

The firm written to may have a score of advertisements, and may publish hundreds of books. The "brief" letter would probably result in Mr. Smith's receiving a book that he did not want, or else of putting the firm to the trouble of writing a letter of inquiry, and Mr. Smith to the further trouble of writing again. By mentioning in his first letter the name and date of the periodical containing the advertisement, and the name of the book wanted, this trouble would be avoided.

Hardly less annoying than the indefinite letter, is the rambling, badly constructed letter with its long involved sentences full of "buts" and "ands," and containing irrelevant matter and needless repetitions. The best business letters are made up of short, crisp sentences that go straight to the mark and leave nothing to be guessed at. It is a pleasure both to receive and to answer such letters.

234. Business and social matters. Books on letter-writing generally teach that matters of business and of friendship should not be referred to in the same letter, but this rule is not generally observed in business correspondence among business men who are friends or acquaintances. Indeed there seems to be no good reason for the rigid observance of such a rule. A country merchant, for instance, might, during a visit to the city, be entertained socially by the members of the firm with whom he does business. On returning to his home town, he might write to this firm on a business matter and, in the course of the letter, refer to the courtesies received or ask to be "remembered" to mutual friends, etc. Such things add a human element to business affairs and, so far from being objectionable in a letter, may, and often do, have a distinct business value. If any matter of a personal or social nature be introduced into a business letter, however, it should be given a separate paragraph, preferably near the close of the letter.

235. Postscripts. A postscript is an additional paragraph added to a letter, either below the signature or on a separate sheet. Its purpose is to set forth something that was unintentionally omitted when the letter was written. The postscript is introduced by the letters, P. S. (abbreviation of the Latin expression, "postum scriptum," meaning "after the writing"). In signing a postscript, the writer uses his initials instead of his ordinary signature. Postscripts should be avoided, as much as possible, in every kind of correspondence.

Exercise 8.

Prepare written answers to the following questions, as in Exercise 7:

1. Would you consider it advisable to include in a circular letter a special request for an answer? Why?
2. What reasons should induce a stenographer or office clerk to treat as confidential the contents of letters received or written by his employer?
3. What means may be used to secure brevity in a business letter?
4. Why should long sentences be avoided?
5. Why is it not advisable to devote a considerable portion of a business letter to personal or social matters?
6. What means may be taken to avoid the need of a postscript?
7. What advantage is gained by putting into separate paragraphs the different matters discussed in a letter?
8. In what way are filing systems advantageous?
9. Why should important enclosures be folded with the letter?
10. Why should the envelope be addressed at the time the letter is written?

LESSON 9.**Classes of Business Letters.**

236. Acknowledgment. Letters of acknowledgment are usually very brief, consisting of a few lines announcing the receipt of money, etc. If the payment is in currency, the receipt, written in due form, should be enclosed with the letter. If the payment is by check, draft, or other commercial paper, a separate receipt is usually unnecessary. The following is an acceptable form for a letter of acknowledgment:

Davenport, Iowa, June 25, 19

C. P. Davis & Co.,
Springdale, Ill.
Gentlemen:

This is to acknowledge your letter of June 22 containing remittance of Chicago draft for \$62.45 in settlement of your account to date.

Thanking you for the favor, we are
Very truly yours,
Miller & Day.

A letter acknowledging the receipt of a payment should not fail to mention the amount and purpose of the payment and the form of remittance, whether by draft, money-order, etc.

237. Enclosing payments. Letters enclosing payments should mention the amount, purpose, and form of payment. They may or may not refer to other matters of a business nature. The next letter illustrates the usual form.

749 East Ave., Dayton, O.,
March 20, 19

C. P. Hamilton & Co.,
175 Fourth St., Cincinnati.
Gentlemen:

Find enclosed express money-order for \$247.15, in payment of your invoice dated February 26, 1906, less discount of five per cent.

Very truly,
George H. Bell & Sons.

238. Ordering goods. It is the custom in most business offices, in ordering goods by mail, to itemize the articles wanted, on a special form called an *order-sheet*, instead of specifying the goods in the body of the letter. Many firms supply order-sheets to their customers. It is very important, in ordering goods by letter, to specify clearly the kinds of goods wanted, also to make no mistake as to quantities required. Such orders are in the nature of written contracts, and mistakes are at the risk of the party giving the order. If the goods ordered are listed in the catalog, it is best to give both the catalog number of the article and the name. In the first of the two following letters, it is supposed that the goods are listed separately on an enclosed order-sheet. In the second letter, the goods are listed in the body of the letter.

Clear Lake, Wis., May 14, 19 .

The Badger State Manufacturing Co.,
526 Water St., Milwaukee, Wis.

Gentlemen:

Please ship goods as per enclosed order-sheet, as soon as possible, routing them over North-Western Railway.

We shall expect the usual sixty days' credit, with discount of six per cent, if paid before maturity.

Very truly yours,
J. P. Ames & Co.

Henderson, Ind., Sept. 4, 19 .

G. A. Spencer & Co.,
347 Lake St., Detroit, Mich.

Gentlemen:

Please ship us by U. S. Express the following goods at prices as given in your catalog of 19 :

1 doz. prs. Shears, #735.
1 " "Keenkutter" Knives #598.
1-1/2 doz. Combination Knives #613.
3 sets Rogers' Knives and Forks #827.
5 doz. " Table Spoons #598.
5 sets " Teaspoons #841.

Please get these goods to us as soon as possible.

Very truly,
J. W. Rice.

In letters ordering goods, the method of transportation, whether by freight or express, should be specified. If desirable, the letter may also indicate, in the case of a freight order, the railroad over which the buyer wishes the goods shipped, and, if by express, the name of the express company.

Exercise 9.

GENERAL DIRECTIONS. In this and all subsequent exercises in letter-writing, use standard business stationery. Properly fold and enclose your letters in a correctly addressed envelope, but do not seal the envelope. If you are not provided with imitation stamps, indicate the position of the stamp, as in the model forms on page 77.

In writing your letters, *use your own phraseology*; do not copy the forms of expression employed in the model letters.

1. A. M. Blair & Co., of Mendota, Ill., have sent you a postal money-order for \$21.40, in settlement of their account to date. Write a proper letter of acknowledgment and enclose a receipt for the payment.

2. Write a letter to Geo. S. Clarke, 247 Western Ave., Chicago, enclosing a check for

\$75, to be applied as a payment on your note in his favor, of June 6, 1915. Request a receipt for the payment and say that you will pay the remainder of the note at an early date.

3. Write to the Western Plow Co., 241 River St., Moline, Ill., ordering one dozen Acme Cultivators, Style C, Catalog number 79. Direct shipment by I. C. Ry., and say that you will remit the amount of the bill as soon as the goods are received.

4. Write to R. C. Watson & Co., 1146 Broad St., Philadelphia, ordering a bill of dry-goods, as per an enclosed order-sheet. Order shipment by B. & O. Ry. and ask them to bill the goods at sixty days.

5. Write to the Central Publishing Co., 376 Lake St., Toledo, Ohio, enclosing a New York draft for \$27.15 in payment of their bill (specifying date). Also, include in the body of your letter an order for forty Robinson's Spellers, to be sent by American Express and billed at thirty days.

LESSON 10.

Classes of Business Letters.

239. Responses to advertisements. Letters responding to advertisements should always mention the name of the periodical containing the advertisement. Care should be taken that the letter sets forth clearly the writer's wishes in connection with the matters referred to. Letters of this character take wide range as to form, length, etc., depending on the nature of the advertisement that is being answered. The following letter illustrates the usual form for this class of letters:

35 Pine St., Kalamazoo, Mich.,
July 2, 19

Mr. C. B. Wilson,
Room 247, Tribune Bldg., Chicago.

Dear Sir:

I am writing this in response to your advertisement of this date in the Chicago Record-Herald, relating to fruit lands in Southwestern Iowa for sale by you. I am in a position to consider an investment of this kind and should like to hear from you further regarding the location, character, and price of the lands referred to.

Awaiting your response, I am

Yours very truly,
Charles S. McDonald.

240. Applications for positions. This is a very important class of letters, especially for young people who are studying stenography, bookkeeping, etc., with the view of applying for office positions. The qualifications of an applicant for a position are likely to be judged by the character of his letter of application. It is for this reason that employers often require applications for such positions to be made by letter. If, as is usually the case, the application is in response to an advertisement, the writer should refer to the periodical, date of advertisement, etc. He should be particular to set forth in his letter all information that may be called for in the advertisement. He may also mention any other facts that may be relevant to his qualifications for the desired position. The letter may be either typewritten or in the writer's own handwriting.

In writing a letter of application, great care should be taken to have the letter neat and business-like, also, to have no errors in spelling, capitalizing, punctuating, etc. The following is an acceptable form for such a letter:

241 Elm Ave., Madison, Wis.,
Oct. 24, 1905.

Reynolds Printing and Binding Co.,
51 Ninth St., St. Paul, Minn.

Gentlemen:

I am writing you in response to your advertisement for an assistant bookkeeper, as published in the Pioneer Press of Oct. 22.

I am a graduate of the Madison School of Commerce, class of '03, and have had nearly two years' experience with the firm of Clark & Wilson, wholesale grocers of this city, my present employers. For the past six months, I have had full charge of the books in their tea and coffee department and I have also had some experience in collecting. The manager of this firm, Mr. A. C. Clark, permits me to refer you to him as to my qualifications for the position applied for.

I may say that my position here is a fairly remunerative one and my relations with my employers are most pleasant, but I should like to secure a position in a larger city, where I shall have a better opportunity for advancement as an accountant.

Hoping to receive an encouraging response from you, I remain

Yours sincerely,
Orville T. Brooks.

Exercise 10.

1. Answer the following advertisement, requesting full particulars; say that you are in a position to make the required investment if everything is satisfactory:

FOR SALE. Stock in a reliable manufacturing concern paying annual dividend of 12 per cent. Offers of less than \$500 not considered. Address, Holmes Manufacturing Co., Tribune, Chicago.

2. Write a letter of application for the position referred to in the following advertisement:

WANTED. An assistant bookkeeper, either lady or gentleman. Must be a good penman, with working knowledge of bookkeeping and office methods. References required. C. P. Lane & Sons, 1047 6th Ave., New York.

3. Answer the following advertisement. Ask about nature of business and chance for promotion:

STENOGRAPHER WANTED. Bright young man or woman who can take ordinary dictation. Must have had good English training and know something about business. Give qualifications fully, with references as to character, ability, etc. Address, Wilson & Harper, 74 Monroe St., Detroit, Mich.

LESSON 11.

Classes of Business Letters.

241. Requesting information. Letters of this class, if they are addressed to a stranger and relate to matters in which he has no interest, should be accompanied with a stamp or stamped envelope for answer. The model letter given in Lesson 6 will serve as a suitable example. Make no mention of the enclosed stamp.

242. Soliciting trade. Of all letters that business men are called upon to write, those soliciting trade are probably the most important. They belong to the class of letters that are expected to yield results in dollars and cents. They should be direct and business-like and so composed as to please as well as to convince. A good example of such a letter is the one addressed to the Anderson Grocery Co., on page 90.

243. Dunning-letters. These are letters requesting the payment of money or the adjustment of accounts. They require the exercise of great care and good judgment. To write a dunning-letter in such form that it will accomplish its purpose without giving offense, sometimes requires a most diplomatic and facile pen. Circumstances may require that a dunning-letter be peremptory, or even severe, in its terms, but it never should be discourteous or offensive, no matter what the provocation may be. The character of a dunning-letter, whether persuasive, conciliatory, formal, or peremptory, will depend wholly upon the nature of the case. The following examples illustrate some of the forms such letters may take in the case specified:

1. Notice of Approaching Maturity of Note.

Dear Sir:

Your note in our favor for \$175.25, dated October 16, 19 , matures on the 15th of the present month.

You will confer a favor by arranging to take care of this matter promptly.

Yours very truly,
Day, Morton & Co.

2. Calling Attention to Overdue Account.

Gentlemen:

We enclose statement of your account, now some weeks past due.

We suppose the matter has been overlooked and hope that you will kindly give it prompt attention.

Very truly,
Eugene Snow & Sons.

3. Persuasive and Conciliatory Request for Payment on Account.

Dear Sir:

I am writing this to request earnestly the payment of some portion, at least, of your account.

As you doubtless know, the amount is long past due, and I have several times requested payment. You will surely agree that I have been quite patient in this affair, but I am just now very much in need of money, and I hope you will favor me with a payment at once.

Trusting that you will not disappoint me in this matter, I am

Sincerely yours,
James S. Marvin.

4. More Peremptory.

Dear Sir:

We have several times requested the payment of the amount you owe this firm, now some six months overdue, but, thus far, you seem to have ignored our request.

Much to our regret, we are now constrained to take effective measures for the collection of the amount due us. Unless you arrange at once for the satisfactory adjustment of your account, either by cash payment or by properly secured note, we must take the necessary steps for its collection through the courts.

Hoping for a prompt response, we are

Very truly,
Hammond & Sons.

Exercise 11.

Write to Chas. S. Moore, County Supt. of Schools, Hawley, Rock Co., Colo., asking information as to teaching in his county. Enquire as to number of teachers, length of term, and salaries paid. Ask, also, as to the climate and resources of the county and the railway connections with Denver.

2. Answer the preceding letter, giving the required information.

3. Assuming that you have decided to open a book- and stationery-store in your town, write a circular letter, such as you might appropriately mail to the leading citizens of the community, for the purpose of announcing your business and soliciting trade.

4. Mr. Very Slowpay has for some months been owing you a considerable amount and pays no attention to statements rendered. Write him such a letter as should, without offending him, induce him to pay the debt.

5. You have decided to resort to the courts for the collection of a debt owed to you for a year or more by D. B. Dodge, of Hoaxville, N. Y. Write him a peremptory letter demanding a settlement.

LESSON 12.**Classes of Business Letters.**

244. Requesting credit or other favors. These letters also call for the exercise of much tact and judgment on the part of the writer. They should contain no suggestion of fawning or severity, neither should they have a whining or a complaining tone. Like all other business letters, they should be direct and manly, and have the ring of truthfulness and sincerity. Since it is not supposed that anyone would write a letter which prefers an unreasonable request, a letter asking for a business favor may be written in the tone of confidence which assumes that the favor will be granted. Following is an example of such a letter:

Gentlemen:

I am carrying on a small but prosperous retail grocery business in this town and have decided to move into a larger building and work for an increased trade. If this is done, I must carry a larger stock than heretofore, and I am writing this to learn whether your house is willing to extend me a credit of, say, from \$500 to \$600 on goods bought at ninety days.

I am quite aware that my commercial rating, really, does not justify such a credit, but it has occurred to me that, considering the circumstances, you might be disposed to allow it.

If desired, I shall be glad to file with you a certified financial statement, and I can also give you the best of local references as to my business standing and prospects.

Awaiting a favorable response, I am

Very truly yours,
John H. Allright.

245. Letters of introduction. The purpose of a letter of introduction is to introduce the person receiving it to one who has never met him personally. It is not mailed, but is delivered by the person presenting the letter. The words, "Introducing Mr.——," should be written near the lower left-hand corner of the envelope. (See Fig. 5, page 79.) A letter of introduction should never be sealed. On presenting it, the person introduced should give his name and residence, and mention the writer of the letter. The person receiving the letter should read it before engaging the bearer in conversation.

Letters of introduction may be either formal or familiar, but they should always be brief, and contain nothing not essential to their purpose. As a rule, they should be pen-written.

The following are appropriate forms :

(Formal.)

DEAR SIR:

This will introduce to you Mr. Amos S. Jennings of this city, one of our leading dry-goods dealers, and an entirely reliable business man. You will find Mr. Jennings a very agreeable gentleman, and altogether worthy of any courtesies you may be able to show him.

Very truly,

ARKWRIGHT & Co.

(More familiar.)

MY DEAR WESTON:

The gentleman who presents this letter, Mr. Henry Shields, has for many years been a valued friend of mine. I think you have heard me speak of him.

Mr. Shields is one of the best-known electricians in our city, and goes to Washington to look after certain patents in which he is interested. This is his first visit to the capital, and he will gratefully appreciate the courtesies that I am sure you will be glad to show him.

Your friend,

TOM L. MASON.

MR. DAVID WESTON,
Washington, D. C.

246. Letters of recommendation. Letters of this class are either *General* or *Special*. The former are addressed to the public in general, and the latter to individuals. They are usually written by employers for the purpose of endorsing and commending those who have been in their employ. A special letter of recommendation may also serve the purpose of a letter of introduction.

Letters of recommendation, to be effective, should be concise and should set forth the special as well as the general capabilities of the person recommended. If the latter is leaving the employ of the person who gives the letter of recommendation, the reasons for his leaving should be given in such a way as to show that there has been no dissatisfaction with his work. This adds greatly to the value of the letter.

No one having a proper regard for his word will write either a general or a special letter of recommendation for the benefit of a person who is not fairly entitled to it. Weak and easy-going employers sometimes violate this rule, and give letters of recommendation to those whom they have actually discharged for incompetency. Such a practice is not only reprehensible but clearly dishonorable. Others will evade the matter by giving to unworthy persons letters of recommendation so vaguely worded as to mean but little as an endorsement. Much better is it firmly to refuse such letters to all but those who are entirely deserving, and, when giving them to those who are worthy, to write the letter in such unmistakable terms that it will really be of value to the one receiving it.

Study the following forms:

General Letter of Recommendation.

To the Public:

We take much pleasure in giving the bearer, Miss Jennie L. Stanton, this unqualified endorsement of her merits as a capable and accurate amanuensis stenographer. Miss Stanton is courteous and obliging, as well as painstaking and conscientious, in all her work. She has been in our employ for three years and leaves on account of the removal of her family to another city.

A. C. Bowen & Co.,
per A. C. B.

Special Letter of Recommendation.

Gentlemen:

We are informed that the bearer, Mr. Harry E. Turner, is applying for the position of manager of your silk department.

It is a pleasure for us to say that we know Mr. Turner to be alert and diligent, as well as faithful to his duties and loyal to his employers. He is a fine judge of goods and has done most of the buying in our dry goods department for the past two years.

We regret to lose him, but the position he seeks in your house is probably much better than anything we have to offer, and we hope that you will decide to employ him.

Very truly yours,
Sears & Manderson.

Exercise 12.

1. Suppose that you owe for a bill of goods bought of Venable, Moore & Co., 176 Madison St., Chicago, that the bill matures soon, and that it is inconvenient to meet the obligation on maturity. Write requesting an extension of thirty days. Assume the necessary dates, amount of bill, etc.

2. You are about to open a book and stationery store in your town. Write to A. C. May & Co., 247 Euclid Ave., Cleveland, Ohio, asking the privilege of opening a ninety-day account to the amount of \$1,000. Give particulars as to class of goods wanted, and refer to local bankers and business houses, etc.

3. Write a formal letter introducing to your teacher, a friend who expects to enter school.

4. Write to a friend who is attending some school, introducing another friend who expects to enter school.

5. Write a general letter recommending the courses and instruction at the school you are attending.

6. You have a friend who seeks employment as a bookkeeper in a business house with which you have had dealings. Write a suitable letter of recommendation.

LESSON 13.**Formal and Social Letters.**

247. A full consideration of social and personal letters does not come within the purpose of this course, but some suggestions regarding the more important requirements of this class of correspondence are offered in this lesson.

248. **Invitations and acceptances.** These are of two classes, *Formal* and *Informal*. Special stationery is used, the style and quality varying with the constantly changing rules of etiquette and fashion. Formal invitations may be either printed or pen-written, and are usually (but not always) phrased in the third person. The following examples illustrate the usual forms:

INVITATION TO DINE.

Mr. and Mrs. Henry Stuart request the pleasure of Mr. Frank L. Snow's company at a dinner-party to be given Wednesday, May 6th, at six o'clock.
126 Maple St.

ACCEPTANCE OF THE ABOVE.

Mr. Frank L. Snow takes much pleasure in accepting Mr. and Mrs. Henry Stuart's kind invitation for May 6th.

NON-ACCEPTANCE, OR "REGRET."

Mr. Frank L. Snow regrets that important business engagements prevent the acceptance of Mr. and Mrs. Henry Stuart's kind invitation for May 6th.

GENERAL INVITATION.

The ladies of St. Mary's Guild request the pleasure of your attendance at a reception to be given at the social parlors of the Seventh Avenue Church, Tuesday, Oct. 12, at eight o'clock.
Music and light refreshments.

MABEL LANE,
ESTHER MILLER, } Committee.
ROSE C. STEVENS, }

INFORMAL INVITATION.

241 Center Ave., June 6, '13.

DEAR TOM:

We are to have a few friends at an informal dinner Thursday, June 7, at five o'clock, and especially wish you to be with us.

Please don't disappoint us.

Your friends,

Mr. Thomas N. Carter,
125 Elm St.

MR. AND MRS. CHARLES MORTON.

ACCEPTANCE.

125 Elm St., June 6, '13.

DEAR MR. AND MRS. MORTON:

It will afford me great pleasure to be numbered among your guests at the dinner-party on June 7.

Sincerely,

Mr. and Mrs. Charles Morton,
241 Center Ave.

THOMAS N. CARTER.

All special invitations should be answered promptly. Invitations of a general nature, as those inviting attendance at receptions, etc., given by clubs or societies, do not require an answer, unless there is a special request to that effect.

249. Congratulation. Letters of congratulation may appropriately be sent to one's friends or business acquaintances, on the occasion of any fortuitous event, as a wedding, an election, or appointment to a position of honor or profit, or upon the accomplishment of any notable or praiseworthy achievement on the part of the person who is congratulated. Letters of congratulation should be sincere and natural, rather than formal and perfunctory, and if justified by the relations of the persons, may be familiar and colloquial. Study the following:

MY DEAR SIR:

I have just learned, through the Boston papers, of your appointment to the Glasgow consulate. Your many friends here in your old home will join me in the pleasure of sending heartiest congratulations. We all know how wisely the President has chosen.

That you may find the duties of your new field of work pleasant and congenial as well as remunerative, is my earnest wish.

Sincerely yours,

CHAS. S. RAMSEY.

(More familiar.)

DEAR HELEN:

The arrival of this month's Home Journal containing your delightful poem, occasioned a joyous commotion in our little household. How eagerly was it read, and how ardently do we all join in sending you congratulations! Even "Tiny Tim" seemed to realize the importance of the occasion, and crowed exultantly.

Apart from our natural interest in its clever author, and our pride in being numbered among her friends, we all agree that the poem is a real gem and will materially add to your already well-won reputation.

Your sincere friend,

AMY FRENCH.

250. Letters of condolence. These letters are written on the occurrence of any misfortune to our friends, as the death of near relatives, business reverses, etc. Like letters of congratulation, they should be heartfelt rather than formal, and free from commonplace cant, as well as from the terms of extravagant or overwrought emotion. It is scarcely worth while to give examples of such letters. One should write naturally, and as he really feels, and in a way to express a sincere sympathy that will be welcome to the afflicted one.

251. Friendship or affection. The unfailing charm of a letter of friendship or affection is *naturalness*. It does not require a person of literary skill to write delightful letters. All that is needed is the art of putting into a letter what one would say were he in the presence of his friend. Beyond this, very little helpful instruction can be given as to the construction of this class of letters. A few suggestions, however, may prove helpful.

1. Do not presume on friendship or on family or other relationship, to write careless or untidy letters. The higher the regard in which one holds his correspondent, the more care he should take to write a faultless letter. It is but a shabby indication of regard to scrawl on cheap or soiled paper, a penciled letter to the dearest friend one has in the world, because it is "only" father or mother or brother Will!

2. One should take the same pains to give a proper heading to a letter of friendship that he takes in the case of a business letter. He should sign it with his full signature unless he uses a special request envelope; other wise, in case of miscarriage or non-delivery, the postal authorities will be unable to return it to the writer. Thousands of dollars accumulate annually at the dead-letter office at Washington, the money being taken from unsigned letters that are improperly or incompletely addressed.

In the case of social or other letters beginning with a familiar salutation, the name and address of the person written to should be written at the left-hand side of the page, below the closing. This is to enable the postal authorities to send the letter to its destination, if, through any accident, the envelope should be destroyed or the superscription obliterated during transmission. (See No. 7, page 75.)

Exercise 13.

1. Your class is to give a banquet as a feature of the graduating exercises. Write a suitable invitation to be sent to the guests. Specify the place, date, and hour of the banquet.

2. Write an informal invitation to attend an evening party. Write an acceptance of your invitation, also a "regret."

3. Prepare a letter of congratulation to a business acquaintance who has been appointed Private Secretary to the Governor of your state.

4. You have learned of the death of a former schoolmate. Write a suitable letter of condolence to the parents.

LESSON 14.

Telegraphing.

252. The writing of telegrams requires the greatest brevity of expression that is consistent with clearness.

Telegrams of ten words or less are charged for at certain rates, which vary with the number of times the message must be "repeated," or re-telegraphed, during the course of transmission. For a message of more than ten words, there is an additional charge for each extra word. It becomes important, therefore, for those who do business by telegraph, to learn to write their messages in the fewest words possible. In telegraphing, it is customary to omit all words not absolutely necessary to the understanding of the message. Notice how this is accomplished in the following examples:

MESSAGE.

The Acme brand of starch is out of stock. Shall we ship our Nonpareil, which is about the same grade? Please telegraph us.

(24 words.)

I have succeeded in effecting a satisfactory settlement with the Consolidated Coal & Iron Co. and shall start for Chicago to-night. Will see you at Palmer House Saturday.

(28 words.)

Please ship by express as soon as possible, forty copies Brown's Arithmetic. Will remit cash on receipt of goods.

(19 words.)

CONDENSED.

Out of Acme starch. Can ship Nonpareil same grade. Wire.

(10 words.)

Satisfactory settlement with Consolidated. Leave to-night. At Palmer House Saturday.

(10 words.)

Express forty Brown's Arithmetic. Remittance upon receipt of goods.

(9 words.)

EXAMPLES SHOWING CONDENSATION OF PHRASES, CLAUSES, ETC.

1. If the sale is to be made to-day, telegraph me at once.

2. Please ship at once by express.

3. The attorneys for the parties who began the suit.

4. It is generally believed that the fire is the work of an incendiary.

5. The stockholders of the Warriner Manufacturing Co. will not sell for less than forty thousand dollars.

6. Telegraph me at once.

1. If sale to-day, wire.

2. Express.

3. Plaintiff's attorneys.

4. Incendiarism generally suspected.

5. Warriner stockholders want forty thousand.

6. Wire.

Rules Relating to Telegraph Messages.

253. 1. Figures are never telegraphed, but, if written in a message, are estimated according to the number of words required to write them out. Thus, "\$1974" would be telegraphed "nineteen seventy-four dollars"—four words.

2. Hyphenated words, as half-morocco, twenty-five, eighty-pound, letter-heads, etc., are counted as two words. In names, each given name or initial counts as a separate word. Thus, the name, J. M. Jones, would be charged for as three words, should it occur in the body of a message. The initials, C. O. D. (collect on delivery), f. o. b. (free on board), A. M., P. M., and a few other abbreviations, go as one word.

3. Telegrams may be prepaid or sent "collect," that is, to be paid for by the person to whom the message is sent. As a rule, telegrams should be sent prepaid, but they may be sent "collect" when they relate to business in which the person to whom they are sent is interested.

4. No charge is made for the date, or for the address from which the message is sent; neither is there a charge for the name and address of the person telegraphed to, nor for the signature of the writer.

Code-words. Firms doing much business by telegraph or ocean cable often use a system of code words, as a means of shortening messages, one word standing for a descriptive phrase or title of several words. Some business codes are very elaborate, and by means of these a ten-word message may be made to convey information that, without the employment of a code, would require hundreds of words.

Night letters. The leading telegraph companies of America now permit the sending of a so-called "night letter" not exceeding fifty words, at the same charge as for a ten-word day message. Night letters will be sent only between the hours of six o'clock P. M. and midnight. The service extends to all points in the United States, and most of Canada, but not to Alaska or the island possessions of the United States. The use of code words is not permissible in night letters. Day letters, not exceeding fifty words, may also be sent at a special rate, with reduced charges for additional words.

Exercise 14.

Condense the following telegrams so as to bring them within the ten-word limit:

1. A fire broke out this morning and partially destroyed our warehouse at No. 6 Water Street. Loss about \$10,000.
2. Your proposition is satisfactory, but I can not commence work until Jan. 1. Wire me if this is satisfactory.
3. Your brother Walter is seriously ill. The doctor says there are symptoms of pneumonia. If he does not improve, I will wire.
4. Mr. Johnson is willing to go to work for our firm for ninety dollars per month for one year. Shall I engage him?
5. You sent us No. 8 shuttles instead of No. 10. We must have the No. 10. Ship them at once.
6. The failure of the Clark Publishing Company seriously affects our house. Cancel all your orders and return at once.
7. Butler County gives Mason a majority of two thousand votes. He is elected beyond a doubt.
8. I can get five thousand tons Hocking Valley at three dollars and ninety cents per ton. Shall I close the deal? Let me know before to-morrow.
9. I am advised that Coulter is buying all the lard in sight and that the price is likely to rise. Shall I buy a carload?
10. You may sell the apples at two dollars per barrel, but hold the potatoes until the twentieth, for a better price.

Condense the following messages to the lowest word-limit consistent with clearness. Omit all obviously unnecessary matter:

1. I arrived here early this morning, and at once looked up Mr. Henderson. Found him about ten o'clock at the Harlan House and had a two hours' talk with him. He is unwilling to close the deal with us unless we pay him a bonus of \$10,000 and allow him twenty per cent of the stock. I do not think we can get any better terms from him. If you want me to close with him in accordance with his demands, wire at once.
2. A disastrous fire occurred in our city yesterday, and our firm is numbered among the unfortunate. Both of our large store-rooms were entirely destroyed, and but a small part of our stock was saved. Our loss is probably from twenty-five to thirty-five thousand dollars, upon which we have insurance to the amount of twenty thousand. It will be several weeks before we are able to resume business again. Under the circumstances, you would better discontinue road work, and come in at once.

LESSON 15.**Use of Telephones.**

254. Notwithstanding that the telephone is in such general use, there are many who are unfamiliar with the business rules relating to it. In most communities, there are two kinds of telephones; viz; "Long-distance" and "local."

255. Long-distance telephones now connect practically all the cities and important towns of the eastern and central portion of the United States and Canada. The rates for using this service are practically uniform and are as follows:

One-fifth of a cent per minute for each mile of distance, the minimum charge being for not less than three minutes.

Thus, if the distance were one hundred miles, the charge for a three-minute connection would be one hundred times three-fifths of a cent, or sixty cents.

If the connection is longer than three minutes, an extra pro rata charge is added of one-fifth of a cent per mile for each minute or fractional part of a minute of the excess time.

Thus, if one used a long-distance telephone for $6\frac{1}{2}$ minutes where the distance is 500 miles, his charge would be for seven minutes, and would equal seven-fifths of \$5.00, or \$7.00.

For short distances, there is usually a fixed minimum charge, somewhat in excess of the toll as calculated by the distance-rate for a brief service.

Long-distance connections can usually be had through the local telephones. If a local subscriber wishes to use the long-distance telephone, he calls "central" and asks for "toll." He is put in connection with the toll-operator, and gives the name of the town and the person with whom he wishes to talk. He then hangs up the receiver and waits till the operator notifies him that the person at the other end of the line is ready to receive his message.

No charge is made for the time required to effect the connection, neither is there any charge if the person called cannot be reached, or, for any other reason, is unable to respond.

256. Local telephones connect the homes or offices of residents of the same community. In many places, there are two or more independent systems, each having its own subscribers. Local telephone service is usually charged for by the month, and the subscribers are not limited as to time in sending messages. In most of the larger cities, a charge (usually five or ten cents) is made for each message sent by non-subscribers. A slot-telephone is often used, in which the person making the call deposits the required coin when the operator makes the desired connection. In using a telephone of this class, one should not deposit the coin until notified to do so by the operator. In many places, if the telephone is used beyond the time-limit (usually five minutes), another fee is charged.

257. Rules for the use of the telephone. Those using telephones will find it to their advantage to observe the following rules:

1. Before making a local telephone call ascertain the telephone-number of the person or firm to be called, consulting the Telephone Directory if necessary.
2. Before making the call, *think just what you want to say.*
3. Speak deliberately and in a low tone and with clear enunciation.
4. Begin your message by giving you name, and if you are addressing a stranger, your place of residence and business. Come at once to the point, and make your message as brief as possible.
5. Never interrupt one who is speaking to you through a telephone.
6. Do not engage in disputes, or use discourteous or objectionable language while using a telephone. Persons who carry on a quarrel by telephone are liable to the imputation that they dare not quarrel face to face.
7. Always avoid impatient or offensive language in addressing the telephone-operator. If the service is unsatisfactory, report the matter courteously to the management.
8. Try to respond to all telephone calls promptly, and in case of unavoidable delay, make a suitable apology.
9. Do not make use of a telephone to visit with office employees, students of a school, or other busy persons. A telephone is for business, not social intercourse.
10. If you answer a telephone-call for a person who is absent, ask for the name or the telephone number of the person calling, in order that it may be reported to the person called for when he returns.
11. After using a telephone, always hang up the receiver, the bell or buzzer.

The foregoing rules may seem obvious, but they are often disregarded, greatly to the inconvenience of telephone patrons and employees.

Exercise 15.

Calculate the cost for the use of a long-distance telephone in each of the following cases:

1. 650 miles for $4\frac{1}{2}$ minutes.
2. 275 " 3 "
3. 150 " 2 "
4. 1500 " 5 "
5. 950 " $5\frac{1}{2}$ "

LESSON 16.

Letters for the Newspapers.

258. Letters or articles contributed for publication in a newspaper or magazine should usually be accompanied with a brief personal letter of explanation to the editor or publisher. Circumstances will determine whether a writer should sign his name to a communicated

article for publication, but the name and address of the writer are necessary to secure an editor's attention to the article. Editors usually ignore all anonymous communications.

It is an imperative rule in most newspaper offices, that all matters for publication shall be written on *one side of the paper only*. If the article is pen-written, the writer should take especial pains to have his writing legible, and his punctuation, spelling, etc., accurate. It is better, whenever possible, to have the matter typewritten, with double spacing between the lines for possible corrections.

259. Need for brevity. Brevity and clearness of statement are—from the editor's standpoint at least—the sovereign virtues of a newspaper article. “Boil it down,” is the standard and paramount rule in all publication offices. Newspaper space has a cash value and is not to be wasted. Newspaper articles or letters for publication should usually be written in a more formal style than business or other letters. Colloquialisms are not usually permissible, unless the article is of a humorous nature. But there should be the same avoidance of “big words” and involved or lengthy sentences, that is advised in the case of business letters.

Let the student compare the following letters, paragraph by paragraph, and notice how the ponderous sentences of the wordy but dull contributor, contrast with the crisp and business-like statement of the man of ideas rather than words. The one may have scholarship, but the other will get the attention of the public:

WORDY AND DIFFUSE.

To the Editor of the Daily Lookout:

MY DEAR SIR: If I am not intruding too lengthily upon your valuable space, I hope you will allow me to express my disapproval of the inadvisable and wholly unconsidered and unnecessary action of the City Council in reducing the number of electric lights by which our city is illuminated.

Considerations of economy surely do not require, in the present satisfactory condition of the finances of the municipality, that our citizens should be deprived of so very essential and desirable a thing as adequate illumination.

With the material diminishment in the number of the lights, there come to the criminally disposed many opportunities for burglary and other forms of robbery that do not exist when the city is sufficiently lighted.

In addition to the foregoing considerations, it is furthermore true that our sidewalks are lamentably out of repair, and pedestrians will find it most exasperating to attempt to traverse them when the streets are enshrouded in Ethiopian darkness.

In urging upon the Council that it may decide upon the advisability of reconsidering their inconsiderate action, and giving to our city an increase rather than a decrease in the number of electric lights, I believe that I am only voicing the deliberate judgment of the majority of our tax-payers.

Thanking you for the opportunity to direct public attention to this matter through the medium of your valuable journal, I remain

Yours most respectfully,

SOLOMON WISEMAN.

MORE TO THE POINT.

Editor of the Lookout:

SIR: The recent action of the City Council in reducing the number of street-lights, seems quite needless. The city is not in need of such cheese-paring economy, and most of us would rather have the lights, even though they do make our taxes a trifle higher.

Putting out the lamps will of course give the burglars and other thieves a better chance to ply their calling, but it will hardly help the honest citizen who must walk after nightfall over our broken sidewalks which are surely hard enough to travel over in the daytime.

I believe I voice the views of a large majority of our tax-payers when I ask that the Council reconsider its action of last week and give us more, rather than fewer, lights.

I am, Sir,

JOHN T. BRIGHT.

Exercise 16.

Select any two of the three requirements following:

1. Write for newspaper publication, a description of some occurrence of public interest, as a fire, a public entertainment, a school debate, etc.
2. Write a short letter for your local paper, calling attention to some needed public improvement.
3. Write a letter for publication, criticising the administration of some public service as the street-cars, the waterworks, the lighting system, the police department, etc.

LESSON 17.**Advertising.**

260. No application of business English is more important than that which relates to advertising. No other kind of language skill commands a higher price in the employment market than the ability to write clear and attractive advertisements. There are men whose cleverness in this field enables them to earn from \$15,000 to \$20,000 a year.

261. While much of the attractiveness of an advertisement depends on the arrangement of the matter, and the type, illustrations, etc., it is quite evident that the choice of words and the style of composition are also very important. In the work of the best advertising experts, brevity and clearness are combined with a frank conversational style, that tends to appeal at once, and with force, to the understanding of every reader.

Let the student study the construction and phraseology of the following examples:

1. *Extracts from a successful soap advertisement:*

Just an aid to Nature, that is all. It opens the pores and sets the delicate glands to doing their proper work. Under its magic touch, the hardest, muddiest complexion quickly becomes smooth, fresh, and delicate. A toilet luxury and necessity. Its use is a fine habit.

The article in question may or may not be better than others of its class, but such praise as the foregoing *will lead people to buy it.*

2. *From an advertisement of a patent coffee-pot:*

It is so simple that a child can make just as good coffee as a hotel chef. Fits any coffee-pot or any tea-pot, as shown in the cut. Makes excellent coffee almost as quickly as a pocket-camera snaps a picture; uniform in quality and in strength. No boiling, no obnoxious bag; no waste, no eggs; no coffee dregs; no bitter taste; and always piping hot. You can make one cup just as easily as five or ten.

Could anything be more appealing to a coffee-drinker than that?

3. Following is a characteristic advertisement by a famous maker of lamp-chimneys, who is credited with accumulating millions, mainly through the success of his advertisements:

Lamp-Fits.

How do you know what chimney fits your lamp?

Your grocer tells you.

How does he know?

He doesn't know.

Do you then?

That's about how lamps are fitted with chimneys by people who don't use my index; and they complain of bad chimneys! Lamp-fits indeed. Do you want the index?

Free.

4. The following is from an advertisement by a man who has grown wealthy advertising a certain brand of rubber shoe-heels. It is printed in a space having the shape of a shoe-sole:

Heels of new rubber have the springy, elastic tread that makes walking healthful and delightful.

Eminent scientists say that a person, weighing 150 pounds, who walks three miles a day, lifts 1,188,000 pounds. Where do rubber heels come in?

Doesn't it stand to reason that the heel of new rubber is essential? That it sheaths your walk through life with comfort because it carries out what nature intended?

Experience teaches that heels of new rubber are economical. They also make you look energetic and feel young.

The foregoing advertisements sufficiently illustrate the clear-cut, direct, familiar style of expression used by successful advertisers. The student will find many other interesting examples by studying the pages of the popular magazines or the advertising panels in street cars.

262. Besides a happy and original style, an advertisement should have the further merit of setting forth clearly those *special* advantages or qualities of the goods advertised that *belong to them and to no other*. Good advertising does not consist in mere indiscriminate praise. Advertisers and salesman always lay stress on what they call the "talking points" of the goods. It is, therefore, necessary for the writer of successful advertisements to be thoroughly familiar with the business or goods that are to be advertised. One cannot learn by any amount of general instruction to advertise successfully a business or an article that he knows nothing about.

263. Announcements, reading notices, etc. Some very effective advertising is often secured, especially by retailers in our smaller cities, through the medium of brief "locals" and business announcements printed in the columns of the local paper. Following are some good examples of this kind of advertising:

Yes, nearly everybody knows about our "Gilt Edge" butter. Delivered right from our cold storage rooms. It's firm, it's fresh, it's sweet. Try it once and you will always want it. Phone 206.

The Harper Grocery Co.

A Stationer's Special.

Do you read? If so, you will want to see that large collection of specially selected new books that have just been put on sale at Hillman's. They afford a rare chance to add some new treasures to your library. Standard editions as well as all the late popular books. And there is a big cut in prices, too; in fact, the greatest book-bargains ever afforded in the city. Don't miss them.

Exercise 17.

1. Study the "want column" of some daily newspaper, after which write a brief advertisement for a position as stenographer, stating qualifications, etc.
2. You are about to open a small book and stationery store. Write a suitable announcement for publication in the local paper.
3. Write an advertisement setting forth the merits of some special make of bicycle, sewing-machine, typewriter, or other article with which you are familiar.
4. You have decided to open a real estate and insurance office in your town. Write a suitable announcement for publication. Mention the kinds of real estate property in which you propose to deal, also the insurance companies for which you have secured the agency.
5. You have taken a position as a public stenographer in a leading hotel. You will take dictation and prepare letters for travelers and business men and do general typewriting work for the public. Prepare a suitable business announcement for publication.

LESSON 18.

Payments and Remittances.

264. Letters enclosing checks, drafts, money orders, etc., for the purpose of effecting payments of money, comprise a considerable part of the correspondence of most business offices, and it is important for the person who handles this class of correspondence to have a knowledge of the rules governing such papers.

265. Commercial substitutes for money. Probably more than nine-tenths of the commerce of the United States is carried on without direct payment of money. Goods are bought and sold, debts settled, collections made, and remittances forwarded by means of checks, bank and commercial drafts, postal and express money orders, telegraph orders, etc.

In many great business houses where the sum of annual transactions runs far into the millions, very little actual money is handled, and the convenient custom of keeping one's money in the bank, and paying bills by means of checks, is coming more and more into popular favor.

The extensive use of these various substitutes for money, makes it a matter of importance for all who expect to transact business, to become familiar with the ordinary customs observed

in their use, also to know the obligations that devolve upon those who give or receive these commercial instruments.

266. Use of personal checks. In making and receiving payments by means of personal checks, the following rules should be observed:

1. Make payments by check to those only to whom you are known personally or in a business way.

2. Do not accept payment by check from strangers.

NOTE.—These rules, of course, do not apply to checks that have been indorsed by a responsible person who is known to the payee.

3. Indorse no check unless you expect to be held responsible for its payment.

4. Present promptly for payment or deposit, all checks received. Delay in the presentation of a check may cause the payee to lose his right of recourse on the maker, or indorser, in the event of there being a default of payment.

5. When your own checks are paid and returned to you, file them in order of their datings and keep them as vouchers for the payments.

267. Remittances. In making payments by mail, the amount and character of the remittance should be mentioned in the letter accompanying it.

Remittances in currency should be made only by registered letter, unless the amount is quite small, in which case, stamps or small coins may be sent, but always at the risk of the sender.

268. Postal money orders. These may be purchased at specified postoffices, throughout the United States, also, in most foreign countries. The person wishing to purchase a money order, fills out an application blank, as herewith shown, and hands it with the necessary money and fee to the money order clerk. The latter makes out a money order for the amount required, payable by the postmaster at the place to which the money order is sent. He also gives the remitter a receipt for the amount remitted, for use in case it should be necessary to make further inquiry regarding the order.

In form, a money order does not differ materially from a draft. It does not require the indorsement of either the purchaser or payee, but the latter must attach his signature to the order as a receipt when it is presented for payment. Money orders are not negotiable, but by signing a blank form provided for the purpose on the back of the order, the payee may authorize payment to be made to another person.

In case the payee is unknown personally at the postoffice where payment is made, he must be identified, but the sender of the money order may, at his own risk, waive the identification, if he thinks it may occasion inconvenience to the person to whom the remittance is made. Postal money orders are not issued for a sum greater than \$100, but any number of these may be purchased at one time, except in case of orders payable at fourth-class offices; of these, not more than \$300 payable to one person can be issued on the same day.

DOMESTIC

(FORM No. 6001)



\$ 100

No. _____

Space above this line is for Postmaster's record, to be filled by him

Application For Postal Money Order.

Amount 21 Dollars 40 Cents

Sent to Goodyear-Marshall Publishing Co.

City or town Cedar Rapids,

Street and No. 318 Second St.

State Iowa.

Sent by Chas. P. Robinson,

Alton, Ill.

Address of Sender No. 562 Prairie Street.

UNITED STATES POSTAL MONEY ORDER

TO BE STAMPED HERE
BY PAYING OFFICE

Alton, Illinois

Feb. 5, 1901

PAY TO THE ORDER OF

Goodyear-Marshall Publishing Co.

Twenty-One

DOLLARS 40 CENTS

For Dollars Write Words

For Cents Use Figures

No. 8706

Not Payable in Canada, Mexico, or in any Other Foreign Country, or in Cuba.

This Order Must Correspond in Particulars to its Advice of Same Number and Date.

\$ 21 DOLLARS 40 CENTS
(AMOUNT FOR WHICH ISSUED)

In Above Spaces Write the Amount in Figures. On Next Line, in Body of Order, Repeat the Amount, There Using a Word or Words to Express Number of Dollars.

TO THE POSTMASTER AT

Cedar Rapids,

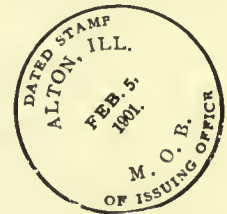
Iowa

W. T. Martin,

K. POSTMASTER

The Maximum Amount For Which any Postal Order Can Lawfully be Issued is One Hundred Dollars.
Sign Name Opposite When Payment is Made.

Received Payment



269. Registered letters. The delivery of a letter or other mailable package to the person to whom it is addressed, may be rendered more certain by having the letter or package registered by the postmaster who receives it. A receipt for the letter is given to the sender by the receiving postmaster, and afterward, by each postoffice official into whose hands it passes during the process of transmission. Finally it is receipted for by the person to whom it is delivered.

The Postoffice Department does not guarantee the delivery of a registered letter, nor does it reimburse the sender, in the event of the letter's being lost or stolen, but the extra precautions taken render its proper delivery practically certain. The registry fee is eight cents, which, of course, does not include postage.

Not being so safe nor so satisfactory as money orders or drafts, registered letters are rarely used in business for remitting money. They are more frequently employed for safe transmission of manuscripts, documents, or other valuable packages, also for important letters of the delivery of which the sender wishes to be assured.

270. Express money orders. These are issued by the various express companies, under conditions similar to those governing the issue of postal money orders. Express orders, however, are negotiable by indorsement, and no written application is required of the purchaser. Express orders are payable at the offices of all express companies doing a money-order business, and are accepted by banks generally, as the equivalent of cash.

The rates charged for express money orders are about the same as those for postal orders, and vary from 3 cents for orders of \$2.50 or less, to 30 cents for orders amounting to \$100.

Express money orders are not issued for amounts greater than \$50, but one may purchase as many of these orders at one time as may be desired, and at a proportional reduction of rate for the total amount. Postal and express orders are limited as to amount, in order to lessen their liability to forgery.

271. Telegraph orders. Money may be "telegraphed," (transmitted by telegraph) through the agency of the various express and telegraph companies, under conditions similar to those governing express and postal orders.

A higher rate is charged for telegraph orders, and they may be secured for larger amounts. They are employed only in emergencies, when there is an urgent necessity for the immediate transmission of money.

KOUNTZE BROTHERS

CIRCULAR LETTER OF CREDIT

No 9810

£ 200#

Expiring Nov. 16, 1905

New York May 16, 1905

Gentlemen,

This will serve to advise you that we have opened a credit of Two hundred pounds sterling in favor of Mr. Lester H. Marston who will present the form of identification provided by us and whose drafts at sight on the London City and Midland Bank, Limited, London, England to the amount not drawn we engage will meet with due honor if negotiated within six months from this date.

The amount and particulars of each payment must be endorsed hereon, and the negotiation of a draft by you will be your guarantee that the requisite endorsement has been made.

Each draft must specify that it is drawn against Kountze Brothers Letter of Credit No. 9810

We are, Gentlemen,
Faithfully Yours,

To Our Correspondents

Kountze Brothers.

Fig. 1. Letter of Credit.

DATES.	BY WHOM PAID. PAYÉ PAR.	AMOUNTS WRITTEN IN LETTERS.* SOMMES EN LETTRES.	IN FIGURES. EN CHIFFRES.
May 15	London City & Midland Bank, London	<i>Fifteen pounds</i>	<i>£15.0.0.</i>
" 30	Credit Lyonnais, Paris.	<i>Ten pounds stg</i>	<i>£10.</i>
June 3 rd	MENDELSSOHN & CO., BERLIN.	<i>Ten pounds stg</i>	<i>£10.</i>
" 6	Benedikt Bros., Hamburg	<i>Ten pounds</i>	<i>£ 5.</i>
" 10	SOCIÉTÉ AUTRIENNE DE CRÉDIT, TRIESTE.	<i>Fifteen pounds stg</i>	<i>£15.</i>
" 14	Anglo Austrian Bk Vienna.	<i>Ten pounds stg</i>	<i>£10</i>
" 19	Comptoir d'Escompte de Paris, Marseille	<i>Twenty pounds stg</i>	<i>£20.</i>
July 24	Deutscher Oelmann Bk, Hamburg	<i>Ten pounds stg</i>	<i>£10</i>
" 10	Credit Lyonnais, Amsterdam	<i>Ten pounds stg</i>	<i>£10</i>
" 20	Credit Lyonnais, Amsterdam	<i>Fifteen pounds stg</i>	<i>£15.</i>
Aug 14	Chartered Bank of India, Australia and China, HONGKONG.	<i>Five pounds</i>	<i>£10</i>
" 31	Chartered Bank of India, Australia and China, YOKOHAMA.	<i>Twenty five pounds</i>	<i>£25.</i>
Sept 10	Deutsche Bank, Amsterdam	<i>Ten pounds stg.</i>	<i>£10.</i>
Oct 8	Bank of Montreal, Victoria	<i>Twenty pounds stg</i>	<i>£20.</i>
" 14	Deseret National Bank, Salt Lake City	<i>Ten pounds</i>	<i>£10.</i>
" 20	Mounts Bros, N.Y.	<i>Five pounds</i>	<i>£5</i>
			<i>£200</i>

Fig. 2. Indorsements.

272. Bank drafts. By far the greater part of the monetary exchanges of the world are effected by means of bank drafts.

The bank draft system is operated as follows:

Banks in the smaller towns keep funds on deposit with banks in the larger cities, against which they issue drafts in favor of persons who wish to buy "exchange" on these cities. Banks generally charge a low rate of exchange (usually about 25 cents per \$100) for these drafts, but some banks, unless the amount is large, issue them to their regular customers without exchange charge.

Drafts on New York, Chicago, and other large cities are usually received as cash by banks throughout the country, but the person presenting them, if unknown to the bank officials, must be identified.

273. Cashier's Checks. These are checks drawn by the cashiers of large city banks. They are made payable by the bank issuing them, and serve the same general purpose as bank drafts.

New York May 16, 1905.

TO OUR
CORRESPONDENTS:

*For the purpose of identification
we beg to call your attention to the signature(s) below:*
Mr. Lester N. Marston

*in whose favor we have issued our Circular Letter of Credit
No. 9810 expiring Nov. 16, 1905.*

(Signature) *Lester N. Marston*

(Signature) _____

Hountze Brothers.

Fig. 3. Form of Identification.

274. Bills of exchange. This is a general term used to designate bank drafts payable in foreign countries. When purchased by travelers or emigrants, they are often made out in duplicate, so that in the event of one of them being lost, the other can be presented and paid. When made out in this form they are known as "sets of exchange," and are so phrased that but one bill of the set can be collected.

275. Letters of credit. Travelers find it convenient to secure funds for their current expenses in the different countries they visit, by means of letters of credit. These are issued by banks, and addressed to their correspondents or banks in other countries with which the bank does business. The letter of credit authorizes its holder to receive from any bank named in the list attached to the letter, any money he may require—to an amount not exceeding the sum for which the letter is issued, or such portion of it as may remain undrawn.

To obtain a letter of credit, it is necessary to deposit with the bank issuing it a sufficient sum to cover the amount for which the letter is issued, plus the banker's charges for exchange. At the time of receiving the letter, the purchaser records his signature on its face as a means of identification, when he presents it for payment.

When payments are made they are indorsed on the back of the letter by the banker by whom they are made. Letters of credit in Europe are usually made payable in English, French, or German monetary denominations, but the payments are made in the money of the country where they are presented.

The banks also issue domestic letters of credit which are used to some extent by persons who travel for business or pleasure in the United States.

The forms on pages 116, 117, and 118 illustrate the letter of credit issued by a well-known New York bank.

Fig. 1 shows the face of the letter, Fig. 2 the indorsements made by the several European banks at which money is drawn, and Fig. 3 the form of identification, showing the signature of the person who purchased the letter.

Exercise 18.

Prepare written answers to the following questions:

1. Which would you prefer, a draft or a personal check, in payment of a debt owed you by a person living at a distance from your town? Why?
2. Why is it safer not to indorse a draft until the time of its presentation?
3. Can a postal or express money order be obtained that is payable to the order of the person buying it? If you are not certain as to the correct answer to this question, where can you get the needed information?
4. What are the advantages of a letter of credit over an ordinary draft, to one who is traveling?
5. Who would ordinarily pay the cost of transmitting money, the person who receives it, or the person who sends it?
6. If you were sending a payment of \$50 by mail, would you send it by registered letter or by money order? Why?
7. By what means may a postal money order be made payable to a person other than the one in whose favor it is issued?

LESSON 19.

Suggestions to Stenographers and Typists.

276. The invention of the typewriting machine has revolutionized the methods of business correspondence that were in vogue a generation ago. Stenography and its companion art, typewriting, are now so universally used, and have so many applications in modern business, that a knowledge of them has become an indispensable part of an office training. While it does not come within the purpose of this book to present any full consideration of these arts, they are so intimately connected with the matter of practical English, that it seems appropriate to offer here some suggestions as to their more important requirements, as applied to business letter-writing.

277. The stenographer's equipment. This consists of note-book, pencils, stationery, and typewriting machine and its appliances, which, in the case of salaried stenographers, are usually supplied by the employer.

Notebooks. These are books of a convenient size and ruling, manufactured especially for the use of stenographers. The stenographer should number his notebook consecutively on the cover, and record also the dates between which the book is used. It is well also to write the name and address of the stenographer on the cover, so that in case of loss the finder may be able to restore it to the owner. The following is a practical form:

NOTE BOOK NO.....
Stenographer
Address
.....
From.....
To.....

The dates should be entered at the beginning of each day's dictation, the letters in each book should be numbered consecutively, and the initials of the dictator should be entered at the beginning of the notes for each letter.

Pen or pencil. Most stenographers use pencils in recording their notes, but many use a fountain pen. If pencils are used, they should be of medium hardness (No. 2), and of a good quality. The stenographer should have always at hand several pencils, and these should be freshly sharpened at the beginning of each dictation period. For sharpening, use either a good pencil sharpener, or a penknife with a sharp blade. If a fountain pen is used, see that it is freshly filled and in good order at the beginning of each day's work.

Stationery. This is supplied by the employer, and usually consists of standard-size printed letter-head with blank sheets for extra pages, and standard "No. 6½" business or "No. 5" Government envelopes. Stationery should be kept in an accessible place, where it will be protected from dust and other means of soiling.

278. Taking dictation. Calmness and a complete command of the faculties are essential mental qualities of a good stenographer. Nervousness or a mind inclining to "wander," is fatal to good work. The stenographer should grasp the meaning as well as hear the words of the dictator, and the notes must be made with such accuracy that there can be no mistake in transcribing them. If the dictation is too rapid, politely indicate the fact to the dictator. Accuracy is always more important than speed.

Proper names should, in most cases, be written in longhand, and inquiry as to the spelling should be made when there is any chance for doubt. Proper names often vary in their spelling, and there is no discredit in asking about them. If you fail to hear a word or phrase, or forget a part of a sentence dictated, ask for its repetition. The dictator will much prefer your doing that, to your wasting time afterward in trying to supply the omission, or to your coming to him for help after the sentence has passed from his mind.

279. The transcription. In this, as in taking dictation, it is important to remember that however desirable speed may be, accuracy is still more desirable. The typist should follow the meaning of every sentence transcribed and should not hesitate to correct any obvious errors in grammar, diction, or construction, that may occur in the letter as it was dictated. In the hurry of dictation, errors often occur that should not appear in a letter. The stenographer who aspires to be more than a mere machine, will correct these when the notes are transcribed.

Transcription is greatly facilitated by reading ahead one or more phrases, or even through a short sentence, and keeping the words in mind until transcribed, instead of consulting the notebook for each word or phrase.

Inexperienced stenographers will find it well to read the notes of each letter before beginning the transcription.

280. Spelling, punctuation, etc. In all cases of doubt as to spelling, capitalizing, hyphenating, dividing syllables at the end of the line, etc., *consult the dictionary*. It is well to keep a list of all words thus verified, and practice writing them occasionally.

It is particularly important for the stenographer to understand and apply the rules for punctuating and paragraphing. Few dictators will take the trouble to indicate the required paragraphs and punctuation-marks, yet they are likely to comment unfavorably on their absence.

The cheap, careless stenographer, who is without pride or ambition, may afford to neglect these details, but not the one who wants to succeed.

281. Special marks, initials, etc. In many offices, the stenographer is required to mark each letter-sheet with his initials, also the initial of the dictator (see the letters WHM—S. on the model letter, page 122). When the letter consists of several pages, the initials of the person or firm written to, are placed on all pages after the first. If the letter is to contain an enclosure, the word "Enclosure" or the abbreviation Enc., is written at the left-hand near the bottom. This may prevent the letter's being mailed without the enclosure. If there are several enclosures, the letter is marked 2 Enc., 3 Enc., etc.

282. Margin and indentation. By the term *indentation*, is meant the distance to the right of the margin at which a paragraph or other part of a letter begins. In typewriting, the amount of indentation is designated by means of the numbers on the typewriter scale. In most typewriters these range from 0 to 70, or more.

Custom varies as to the width of the margin and the indentation to be given to the different parts of a letter. The paragraph indentation should be uniform and should equal the width of the margin. The position of the other parts, particularly of the heading and the closing, may need to vary somewhat, according to the length and number of the words in the several parts. It is advisable, however, for the typist to follow a uniform system as far as possible, and depart from it only when it is clearly necessary. In some offices, all letters are required to be single-spaced; in others, they are double-spaced. Sometimes the body of the letter is single-spaced while the parts of the opening and the closing are double-spaced. In fact, there is little uniformity in these particulars, and a stenographer, on taking an office position, should ascertain what method is followed in that office.

On page 122 is a typewritten form of the pen-written letter given on page 70, the indentation-numbers and spacing, as given, being adapted to the average business letter.

The paper should be inserted in the machine so that the uncovered parts at the ends of the platen will be equal.

³⁵
Morning Star, Mich.,
Feb. 6, 19

⁵Mr. Charles A. Webb.
¹⁰Prin. Mahoning Academy,
¹⁵Delphi, Ohio.

⁵My dear Sir:

⁵¹⁰I have your kind letter of Feb. 3, relating to my son
Fred.

⁵¹⁰It is indeed a pleasure to receive from you so favorable
an account of the boy's conduct at your school, and of
his satisfactory progress in his studies.

⁵¹⁰In view of the facts set forth in your letter, we have
decided to defer to your judgment and allow him to finish
the course this year.

⁵¹⁰Mrs. Stanton joins me in expressing our grateful ap-
preciation of the benefits our son has received through his
attendance at your excellent school, and we wish to thank
you personally for the very kind interest you have shown in
his welfare.

³⁵
Sincerely yours,

James F. Stanton!

WHM-S.

283. When second sheet is required. It often happens that a letter is just long enough to fill the space, leaving no room for the closing signature. There are several ways of meeting this difficulty. If it is a double-spaced letter, single-space the last paragraph, so as to leave room for the closing. If a second sheet is plainly necessary, do not fill the first sheet completely, but leave a part of the letter for the second sheet. In any event, avoid having only a line or two, with the closing, on the second sheet. By noticing the space occupied by his notes, a stenographer can soon learn to know whether the letter will require more than one sheet.

284. Superscriptions. It is impracticable, in addressing envelopes with the typewriter, to follow closely the rules prescribed for pen-written superscriptions, as given on page 77. As in the case of the several parts of a letter, a uniform system of position and indentation should be followed, varying this to suit unusual conditions. The forms of superscriptions on pages 123 and 124 illustrate the positions, indentations, and spacing that may be generally followed. The parts of a three-line address are separated by three spaces, while two spaces separate the parts of a four-line address.

The envelope should be inserted in the machine at the left-hand end of the platen.

Return to
The General Investment Co.,
79 State St., Chicago.

STAMP

²⁵
Mr. Henry B. Ainsley,

³⁵
Davenport,

⁵
119 Wilton St.

⁴⁵
Iowa.

Fig. 1

After 5 days return to
AMES & MILLER, BANKERS
MADISON, WIS.

STAMP

²⁵
The Western Investment Co.,

³⁵
Park Row Bldg.,

⁵
Room 758.

⁴⁵
New York.

Fig. 2.

GOODYEAR-MARSHALL PUBLISHING CO.

PUBLISHERS OF BOOKKEEPING AND
BUSINESS TRAINING SUPPLIES

CEDAR RAPIDS, IOWA

STAMP

²⁰
Dr. Charles H. Allen,

³⁰
Pres. Peabody College,

⁴⁰
Stanton,

⁵
238 Fountain St.

⁵⁰
Tenn.

Fig. 3.

After 5 Days return to
JAMES F. STANTON
MORNING SIDE, MICH.

STAMP

²⁰
Mr. Charles A. Webb,

³⁰
Prin. Mahoning Academy,

⁴⁰
Delphi,

⁵⁰
Ohio.

Fig. 4.

Abbreviations

An abbreviation is a letter or letters standing for a word or phrase of which they are a part.

Rules and Suggestions.

1. Abbreviations of proper nouns, titles, etc., consist of or begin with capitals, as do, also, the abbreviations of many other words or phrases that do not begin with capitals when written in full. The capitalizing of abbreviations is entirely a matter of usage.

2. Abbreviations should always be followed by a period.

3. Except in the case of proper nouns or addresses, do not ordinarily use abbreviations in the body of the sentence.

NOTE.—An exception to this rule is the abbreviations, C. O. D. (collect on delivery), f. o. b. free on board), and the abbreviations, A. M., P. M., A. D., B. C., etc., when used with figures to indicate time. The names of the months may also be abbreviated in the body of the sentence to indicate a date; as, Feb. 6; Aug. 16.

4. Names of cities, and names of the days of the week should never be abbreviated except in lists, tables, etc., where there may not be space to write the words in full.

NOTE.—Philadelphia is sometimes written "Phila." and the abbreviation "N. O." is often used for New Orleans, and "S. F." for San Francisco.

5. Abbreviations are usually pluralized by adding *s* to the singular; as, Bro., Bros.; lb., lbs.; fol., fols.; etc.

The following classified lists of commonly used abbreviations should be studied until the student is thoroughly familiar with them:

The United States and Territorial Possessions.

The following list includes the official abbreviations of the several states, the territories, and territorial possessions of the United States, as published by the Postoffice Department. A number of other forms are in common use, but, as a means of establishing uni-

formity as well as to prevent the missending of mail matter, the postal authorities advise the use of the official forms. It will be noted that in the case of several states, the name is preferably written in full:

Names.	Abbreviations.
United States of America.....	U. S. A.
Alabama	Ala.
Alaska Territory	Alaska
Arizona	Ariz.
Arkansas	Ark.
California	Cal.
Colorado	Colo.
Connecticut	Conn.
Delaware	Del.
District of Columbia	D. C.
Florida	Fla.
Georgia	Ga.
Guam	Guam
Hawaii Territory	Hawaii
Idaho	Idaho
Illinois	Ill.
Indiana	Ind.
Iowa	Iowa
Kansas	Kans.
Kentucky	Ky.
Louisiana	La.
Maine	Maine
Maryland	Md.
Massachusetts	Mass.
Michigan	Mich.
Minnesota	Minn.
Mississippi	Miss.
Missouri	Mo.
Montana	Mont.
Nebraska	Nebr.
Nevada	Nev.
New Hampshire	N. H.
New Jersey	N. J.
New Mexico	N. Mex.
New York	N. Y.
North Carolina	N. C.
North Dakota	N. D.
Ohio	Ohio
Oklahoma	Okla.
Oregon	Oregon
Pennsylvania	Pa.
Porto Rico	P. R.
Rhode Island	R. I.
Samoa, Tutuila	Samoa
South Carolina	S. C.
South Dakota	S. Dak.
Tennessee	Tenn.
Texas	Tex.
Utah	Utah
Vermont	Vt.
Virginia	Va.

Washington	Wash.
West Virginia	W. Va.
Wisconsin	Wis.
Wyoming	Wyo.
Philippine Islands	P. I.

Foreign Countries.

In sending letters to foreign addresses, it is usually advisable to write the name of the country in full. The following abbreviations, however, are often used:

Names.	Abbreviations.
Austria	Aust.
Australia	Austral.
British America	B. A.
Belgium	Belg.
British India	B. I.
Canada	Can.
Cape of Good Hope	C. G. H.
East Indies	E. I.
England	Eng.
Finland	Fin.

Mexico	Mex.
Netherlands	Neth.
Nova Scotia	N. S.
North West Territory	N. W. T.
Ontario	Ont.
Prince Edward's Island	P. E. I.
West Indies	W. I.

The Names of the Months.

Name.	Abbreviation.
January	Jan.
February	Feb.
August	Aug.
September	Sept.
October	Oct.
November	Nov.
December	Dec.

The following should not be abbreviated:
March, April, May, June, July.

NOTE.—Usage has supported the abbreviations, Mar., Apr., Jun., and Jul., respectively, for March, April, June, and July, but in most modern offices, their use has been discontinued.

Business Abbreviations

The following list contains the more important abbreviations commonly used in business. In making out bills or inventories of merchandise, it is often found convenient to use may abbreviations not authorized by general usage, but which are familiar to those engaged in the special line of business in which the abbreviations are used.

NOTE.—Abbreviations for weights or quantities, as, bu., lb., pkg., are usually capitalized in bills, inventories, etc., but are begun with small letters in most other cases.

Attorney	Att. or Atty.	Cents	cts.	First Quality	A 1	Pages	pp.
Account	Acct. or acct.	Charged	Cgd.	Folio	F. or Fol.	Paid	Pd.
Adventure	Adv.	Check	Ck.	Foot or Feet	ft.	Pair	pr.
Advertisement	ad. or adv.	Cleared	cl.	Forenoon	A. M.	Payment	Payt.
Afternoon	P. M.	Clerk	clk.	Forward	Ford.	Peck	pk.
Against (versus)	vs.	Collection	Coll.	Free on board	f. o. b.	Piece	pc.
Agent	Agt.	Collect on Delivery	C.O.D.	Freight	Frt.	Pieces	ps.
All correct	O. K.	College	Coll.	Gallon	gal.	Pint	pt.
Amount	Amt.	Commercial	Com. or Coml.	Gentlemen or Sirs	Messrs.	Post office	P. O.
And so forth	&c or etc.	Commission	Com.	Gross	gr. or gro.	Postoffice Order	P. O. O.
Answer	Ans.	Consignment	Con.	Handkerchief	Hdkf.	Pound	lb.
Arrive	ar.	County or Company	Co.	Hogshead	Hhd.	Premium	Prem.
Article	Art.	Creditor	Cr.	Hour	hr.	President	Pres.
Assorted	Asstd.	Current (this month)	Cur.	Hundred	C.	Quart	qt.
At	@	Custom House	C. H.	Hundred Weight	Cwt.	Quarter	qr.
Average	av.	Day Book	D. B.	Inches	in.	Rail Road	R. R.
Avoirdupois	Avoir.	Days	ds.	Instant (this month)	inst.	Railway	Ry.
Bags	Bgs.	Deadhead (free)	D. H.	Insurance	Ins.	Sales Book	S. B.
Balance	Bal.	Debtor	Dr.	Interest	Int.	Secretary	Sec. or Secy.
Bales	Bls.	Department	Dept.	Inventory	Inv.	Shipment	Shipt.
Bank	Bk.	Deposit	Dep.	Invoice	Inv.	Steamer	Str.
Barrel	brl. or bbl.	Discount	Dis.	Invoice Book	I. B.	Stenographer	Sten.
Bill book	B. B.	Ditto (the same)	do	Junior	Jr.	Street	St.
Bill of lading	B. L.	Dollars	dolls. or Dolls.	Journal	J.	Superfine	Super.
Bills Payable	B. Pay.	Domestic	dom.	Journal Folio	J. F.	Sundries	Sunds.
Bills Receivable	B. Rec.	Dozen	doz.	Ledger Folio	L. F.	Take Notice	N. B.
Black	Blk.	Draft	Dft.	Manufacturing	Mfg.	That is	i. e.
Bought	Bot.	Each	ea.	Memorandum	Mem.	Thousand	M.
Bound, Bond	Bd.	Electric	Elec.	Merchandise	Mdsc.	Ton	T.
Brother	Bro.	Embroidered	Embd.	Mister	Mr.	Transportation	Trans.
Brought	Brot.	Errors and omissions		Miss	Mrs.	Transaction	Trans.
Brown	Bro.	excepted	E. and O. E.	Money order	M. O.	Treasurer	Treas.
Bundles	Bdls.	Errors Excepted	E. E.	Month	mo.	Vice-President	V. Pres.
Bushels	Bu.	Example	Ex.	Namely	viz.	Volume	Vol.
By way of	via	Exchange	Exc.	National	Nat.	Way Bill	W. B.
Capital	Cap.	Expense	Exp.	Next month	Prox.	Week	wk.
Carat	Car.	Express money order		Number	No.	Weight	Wt.
Case	cs.	Ex	Ex. M. O.	Ounce	oz.	Yards	yd.
Cash Book	C. B.	Favor	Fav.	Package	pkg.	Year	yr.
Cashier	Cash.	Figured	Figd.	Page	p.		

Titles and Salutations

In addressing business or official letters to members of the learned professions or to persons holding important official or other positions, one should always use the form of address and salutation prescribed by custom or etiquette. Failure to do this may give offence or, at least, prejudice the purpose for which the letter is written.

The following classified reference list of such addresses and salutations will prove of service to those who may have occasion to write letters to persons included in the classes above referred to:

GOVERNMENT OFFICIALS.

To the President.

To the President,
Executive Mansion, Washington, D. C.
Sir (or Mr. President):

NOTE.—The President is the only government official whose name should be omitted in the address. In conversation, the President is addressed as "Mr. President."

To the Vice-President.

To the Honorable Thomas R. Marshall,
Vice-President of the United States,
Senate Chamber, Washington, D. C.
Sir:

To a Cabinet Officer.

To the Honorable A. S. Burleson,
Postmaster-General,
Post Office Department,
Washington, D. C.
Sir:

To a United States Senator.

Hon. Chester I. Long,
Senate Chamber, Washington, D. C.
Senator:

NOTE.—If the writer is an acquaintance he may write, "My dear Senator."

To a Justice of the Supreme Court.

Hon. Charles E. Hughes,
Justice of the Supreme Court,
Washington, D. C.
Sir:

To a Congressman.

Hon. James W. Good, M. C.,
House of Representatives, Washington, D. C.
Sir:

To a Governor.

To His Excellency, Woodbridge N. Ferris,
Governor of Michigan.
Sir (or Governor):

Other civil or judicial offices of the United States, or of the several states, are given the title "Hon." and the salutation "Sir" or "Dear Sir."

The title "Hon." is now rather loosely employed in the case of any prominent person who holds, or has held, any important official position.

The title "Esq." (esquire) is often used with the names of lawyers or persons holding minor official positions.

TO PERSONS IN THE MILITARY OR NAVAL SERVICE.

To a General.

Maj. Gen. Arthur Murray, U. S. A.,
Commanding Western Division,
San Francisco, Cal.

General:

Brig. Gen. Frederick A. Smith, U. S. A.,
Commander Dept. of the Missouri,
Omaha, Nebr.

General:

To a Minor Commissioned Officer.

Maj. A. T. Buel, U. S. A.,
Commanding 2nd Battalion, 7th Inf.,
Ft. Sheridan, Ill.

Major:

NOTE.—It is military etiquette to give the rank salutation, as, General, Colonel, Captain, etc., to any army or navy officer above the rank of lieutenant. A lieutenant or a non-commissioned officer is given the salutation, "Sir."

To a Rear Admiral.

Adm. Alfred Reynolds, U. S. N.,
Commanding Pacific Reserve Fleet,
San Francisco, Cal.

Rear Admiral:

To a Commander.

Com. Wm. W. Phelps, N. S. N.,
Commanding Battleship "Iowa."
Commander:

NOTE.—In addressing an army or navy officer in active service, his command should be designated. In the case of a retired officer, the address and salutation are the same as for an officer in active service. The salutation, Sir, is given to other persons connected with the army and navy, as, quarter-masters, adjutants, etc., but these are given their rank-title in the address, as, Gen., Maj., Col., etc. A complete list of the rank-titles of all officials of the army and navy of the United States may be obtained by addressing the War and Navy Departments at Washington.

TO MEMBERS OF THE CLERGY—PROTESTANT.

To a Bishop (Other than a Methodist.)

To the Right Reverend Henry L. Stone, D. D.
Bishop of Pennsylvania.
Right Reverend Sir:

To a Methodist Bishop, or Other Clergyman, Priest, Rabbi, Rector, of Any Denomination.

Rev. Samuel S. Jones,
Pastor Seventh Avenue Baptist Church,
Henderson, Ill.
Reverend Sir (or Rev. and Dear Sir):

NOTE.—The pastoral charge or other position should, when known, be given in the address.

TO MEMBERS OF THE CLERGY— ROMAN CATHOLIC.

It would not be appropriate in a work of this kind to attempt a full consideration of the many titles and salutations of respect or courtesy used in correspondence with the various officials of the Roman Catholic church. As a rule, non-Catholics would not be expected to use the forms of address and salutation that would be appropriate for Catholics to use.

The following forms may be serviceable to those who may have occasion to write business letters to members of the Roman Catholic clergy or to officials of the various orders and societies:

To a Cardinal.

To His Eminence, Cardinal Gibbons,
Cathedral, Baltimore, Md.
Most Eminent and Reverend Sir:

To an Archbishop.

Most Reverend John Ireland,
Archbishop of St. Paul,
Cathedral, St. Paul, Minn.
Most Reverend Sir:

NOTE.—If the Christian name of the prelate is unknown, the address may be simply, "Most Reverend Archbishop Ireland, Cathedral, St. Paul, Minn."

To a Bishop.

Right Reverend Francis Dunn, D. D.,
Bishop of St. Louis,
Cathedral, St. Louis.
Right Reverend Sir:

To a Rector or Head of a Religious Order.

Very Reverend Stephen Brady, S. J.,
Rector (or Prior) St. James College,
Albion, Ohio.
Very Reverend Sir:

NOTE.—The initials of the order are usually appended to the name; as, S. J. (Society of Jesus), O. S. B. (Order of St. Benedict).

To a Female Superior of Order.

Reverend Mother Coleta,
Superior, Convent of the Holy Cross,
Indianapolis, Ind.
Rev. and dear Mother:

To a Female Member of a Religious Order.

Sr. M. Genevieve,
Sacred Heart School,
Davenport, Iowa.
Rev. and dear Sister:

To a Priest.

Rev. Joseph Delaney, D. D.,
St. Benedict's Church,
Fenton, Ohio.
Rev. and dear Sir:

or,

Rev. Father Delaney,
St. Benedict's Church, etc.

TO SECULAR PROFESSIONS.

To the President of a College.

Pres. Henry L. Ames, LL. D.,
Elmhurst College,
Clinton, Nebr.
Dear Sir:

NOTE.—If the head of a college (as is usually the case) is a clergyman, the address should be, "Rev. Henry L. Ames, LL. D. (or other degree title), President Elmhurst College," or, "Rev. Dr. Henry L. Ames," etc.

To a Professor.

Chas. A. Snow, Ph. D.,
Professor of Biology, Oberlin College,
Oberlin, Ohio.
Dear Sir:

or,

Prof. Chas. A. Snow, Ph. D.,
Department of Biology, etc.,
or,

Dr. Chas. A. Snow,
Professor of Biology, etc.

"Professor" and "Doctor."

Any scholastic degree containing the letter D. entitles its holder to the address title "Dr." or "Doctor," but this title is not usually given unless the holder is a clergyman, a teacher in a college, or a practicing physician, surgeon, dentist, etc.

The title "Prof." or "Professor" is properly employed only in the case of a teacher who holds a scholastic degree, and who teaches in a college or other institution *conferring schol-*

astic degrees. The abuse of this title is very prevalent. In some parts of the country, almost every teacher is given and complacently accepts the title "Professor," and the title is also appropriated by musicians, sleight-of-hand performers, dancing-masters, and various other persons whose employments are somewhat out of the usual order. A proper regard for the real dignity and value of the title "Professor" should lead intelligent persons to confine its application to those who are really entitled to it.

To a Physician.

C. W. Hall, M. D.,
Holbrook, Ohio.
Dear Sir (or Dear Doctor):
or,
Dr. C. W. Hall, etc.

NOTE.—Do not use both the title "Dr." and the degree letters. This is permissible only in the case of clergymen or professors in colleges. The title "Mr." is never used when the degree letters are given.

To a Lawyer.

Mr. Chas. S. May, Attorney at Law,
Bennington, Vt.
Dear Sir:
or,
Chas. S. May, Esq., etc.

NOTE.—The title "Esq." (esquire) was formerly given to lawyers and to private citizens having a certain official or social prominence but not enough to justify the title "Hon."

The title "Esq." is now but little used in America, and its use is not really essential in any case. Never use both "Mr." and "Esq." in the same address.

TITLES APPLIED TO WOMEN.

A woman who holds an official or other position, is given the same title that would in the same case be given to a man. If, for instance, Mary J. Brown were to be elected governor of Colorado, her address would be, "To Her Excellency, Mary J. Brown, Governor of Colorado. Madam (or Governor)."

If a woman holds a degree and teaches in a

college or other degree-conferring institution, she is given the title "Dr." or "Prof.," as in the case of a man.

The titles "Miss" or "Mrs." may or may not be used, but they should not be employed when the title "Dr." or "Prof." is used.

Examples.

Miss Mary L. Stone, A. M.,
Professor of English History,
Vassar College.
Mrs. Alice A. Marvin, Ph. D.,
Professor of Modern Languages,
Delphi College.
Dear Madam:
Professor Ellen E. Davis, A. M.,
Dept. Domestic Science,
Lewis Institute,
Chicago.

Dear Madam:

NOTE.—The salutation "Madam" is given unless the title "Miss" is used. In the latter case, the salutation should be omitted in formal letters. If the writer is a friend, student, or acquaintance, the salutation may be, "Dear Miss Davis," or "Dear Professor," etc.

HUSBAND'S TITLE.

A woman should never be given her husband's title; as, "Mrs. Gov. Henry T. Davis," "Mrs. Col. A. B. Jones," etc. The address should be "Mrs. Henry T. Davis," "Mrs. A. B. Jones," unless the woman is addressed by her own christian name. Neither should a woman engaged in a professional pursuit be addressed by the title "Mrs." or "Miss" in combination with the professional title; as, "Mrs. Dr. Sarah Wilson," "Rev. Mrs. Cynthia Stuart," or, "Miss Dr. A. Shaw," etc.

SALUTATIONS.

In the secular professions generally, the salutation "Sir" or "Dear Sir" is given to men and "Madam" to women. More familiarly, either men or women, may be given the salutation, "Dear Doctor," "Dear Professor," "My dear Professor," etc.

For General Review.

To the Teacher: The following lists of test questions are intended to review the student's knowledge of the preceding lessons. It has been thought best not to divide this matter into lessons, but to leave the amount and method of assignment to the instructor.

Nouns and Pronouns.

Write short sentences, using the following nouns as subjects followed by *is* or *are*, as the case may require:

ashes	news
goods	riches
calisthenics	tidings
morals	fish
politics	dice

Correct the following where necessary:

1. men's hats.
2. science's discoveries.

3. A women's right's meeting.
4. My aunt's husband's cousin.
5. Frank's brother's bicycle's tires are punctured.
6. My friend's sisters were not at home.
7. We don't sell boy's sizes, we have only the men's.

Write the following sentences, choosing the correct word from those italicized:

1. *Whom who* do you see? *Him he* and Harry.
2. He believed it to be *us we*; but it was *them they*.
3. I saw the man *who whom* they told me was to be appointed.
4. *Whom who* do you suppose it to be?
5. Both *they them* and their confederates believed it to be *us we* who exposed them.

Correct such of the following sentences as you consider incorrect and briefly indicate the reason for the correction:

1. It could not have been them.
2. All of us returned to their work.
3. Everyone brought their lunch.
4. The book is not our's; it is her's.
5. He is a man who I know to be honest.
6. He is a man whom I feel sure is honest.
7. He does not cross his ts or dots his is.
8. We saw several deers and caught a fine string of fishes.
9. Neither of us had our lessons.
10. They came with Kate and I but we do not know who else they are acquainted with.
11. The contract must be signed both by yourself and wife.
12. Everybody presented their tickets at the door.
13. You may make your complaint to whoever you like.
14. He was with I and Harry when his friend arrived.

Adjectives and Adverbs.

Write a list giving the comparative and superlative degree for such of the following adjectives as admit of comparison:

black	true	round
perfect	splendid	elegant
handsome	good	hearty
superior	frank	human
handy	false	humane

Correct such of the following sentences as you think are incorrect:

1. We should try to look pleasantly even if we feel badly.
2. A more perfect specimen, I have never seen.
3. The fruit tasted delicious.

4. We had quite a nice time but were some tired when we got home.

5. We all looked seriously after he got through talking.

6. I saw him previous to his election.

7. I only intended to frighten him.

8. The house needs painting badly.

9. He stood silently for a couple of minutes, and then walked away very slow.

10. I cannot run as swiftly as you do.

11. She hasn't seen none of them since Easter.

12. I haven't no use for those kind of people.

13. That light complected young man is real smart ain't he?

14. I would not select them kind, they are quite expensive.

15. He talks considerable, but not near so much as he used to.

16. His statement is more complete than yours.

17. He has someone's else books.

18. Let everyone enjoy theirselves.

19. All five of the children quarreled with each other constantly.

20. Your work looks very nice indeed.

Verbs.

Write the five principal forms of each of the following verbs:

write	see	set
lie (or recline)	go	throw
talk	sit	
lay	blow	

Write five sentences, each having a transitive verb or verbal with a pronoun for its object complement.

Write correctly such of the following sentences as you consider incorrect, and be prepared to give the reason for your correction:

1. The odds is five to four in Fred's favor.
2. Twenty dollars were paid for insurance.
3. He has not went to the theatre for a month.
4. They lay him to rest in the old church yard last Wednesday.
5. She come to school last term.
6. I would have liked to have met him.
7. The committee is invited to dine at the Governor's mansion.
8. I fear I will be unable to go.
9. A pair of twins was playing on the grass near the gate.
10. If I was you, I should refuse to go.

11. We have only got ten dollars; we had ought to have at least twenty.

12. Altogether, nearly two hundred dollars were raised.

13. A pair of scissors was laying on the table.

14. Fifty tons were sold in October.

15. Several carloads of wheat was received.

16. More than a thousand bushels of wheat were burned.

17. If I was to have pneumonia again, I do not believe I should recover.

18. The jury is dissatisfied with its quarters.

19. The committee include a number of wealthy men.

20. The family has removed to California for its health.

21. The leaders, not the union, is to blame.

22. Neither the councilmen nor the mayor are to blame.

23. The bridal pair was congratulated by their friends.

24. One basket of eggs was nearly all bad.

Miscellaneous Errors for Written Review.

Write correctly such of the following sentences as you think are incorrect. In many cases, the sentence contains several errors. Try to find all of them. Be prepared to give a reason for all corrections:

1. It don't make as much noise as the other machines and it seldom ever wants re-pairing.

2. He don't use those kind of envelopes for his personal letters.

3. He seemed to feel badly about it at the time, but he hasn't said nothing about it lately.

4. Try and see him to-day.

NOTE.—It is a common error to use *and* for *to* when the verb *try* is followed by an infinitive.

5. Neither him or me will agree to the arrangement, and just between you and I, I don't believe Mr. Harlan likes the plan real well either.

6. I shall try and make the sale, but I am by no means sure that I will succeed.

7. You are not the one for whom I was looking.

NOTE.—The rule of the old rhetoricians, "Do not end a sentence with a preposition," is no longer rigidly observed by our best writers. Such expressions as the following are now quite allowable:

"That was what I was looking for."

"He had no one to talk to."

"I had nothing to write with."

"We had much to talk about."

"We had little to go on."

Questions, however, should not end with a preposition. Say, "Of whom were you speaking?" not "Whom were you speaking of?"

8. I shall try to immediately see him.

NOTE.—A modifier should not separate the parts of an infinitive. This construction is known as a "split infinitive."

9. He praised his bravery highly, even compared him with a lion.

10. This is very different than where you are working at so much a week.

11. The gentleman proved to be none other than the President.

12. I honor him above all my friends.

13. I am the youngest of my four brothers.

14. Have you got a good pen to-day, Mark? If not, you have got to get one before you begin writing.

15. Speak more distinct; I can scarcely understand you.

16. Did you ever know of me doing a thing like that?

17. Shall I return the goods which remain unsold?

18. The letter has laid on his desk for a week.

19. He was one of those boys who never does anything right.

20. I have no other friend but him.

21. It is nothing else but laziness that causes her to do her work so poor.

22. No one but me and Fred are to blame.

23. I did not hear about him going to Boston till Thursday.

24. It would have gave me much pleasure to have gone.

25. He is a better penman than a book-keeper.

26. This is an old story of my friend Major Wilson.

NOTE.—The above sentence may mean that the story was one told by Major Wilson or about him. Remove the ambiguity.

27. This is a sketch of my brother's when he was but sixteen.

NOTE.—The "double possessive" is condemned by some authors, but is justified by good usage. To omit the sign of possession here would make the sentence mean that the sketch represented my brother, but was not his work. The double possessive could be avoided, however, by using the phrase "drawn by my brother."

28. You must either deliver the goods yourself or get someone else to.

NOTE.—Ending the sentence with the infinitive participle *to* is considered inelegant, but is perhaps an allowable colloquialism, in such sentences as, "He doesn't need to," "He wants to," "We will try to," "I do not like to," etc., where the verb is clearly understood.

29. He is very much pleased at the result.
 30. Mr. B., another one of the office force, and who was an old bookkeeper, also helped me sometimes.

31. I have little use for these kind of people.

32. The rule relates to words ending in final *e* only.

33. We have both Byron and Moore's poems.

34. He issues orders as though he was the proprietor.

35. It is much the most costly of the two.

36. Neither of us are required to be at the office till eight.

37. Myself and Mr. A. were invited.

38. I did not go. If I had, I would probably have been chosen.

FOR ORAL REVIEW.

Grammar.

Why are the following incorrect?

1. One don't know how many grammatical errors they make until their attention is called to it.

NOTE.—Errors in grammar are not grammatical.

2. I will be obliged to cancel our contract.

3. We have a most complete stock of the very latest styles.

4. Him and Harry had thought it was us.

5. Each man has some good in him.

6. Nell is always scared of cyclones.

7. I am so hoarse I can't scarcely speak.

8. I have most finished my new book.

9. Who is this letter for?

10. It is fifteen minutes to nine.

NOTE.—The meaning is that it lacks fifteen minutes of being nine.

11. He is not as tall as me.

12. You study harder than him.

13. He wasn't much sick Monday, but he is awful bad to-day.

14. Only three or four people were present.

15. Five of we girls roomed together and we quarreled with each other nearly every day.

16. A case of eggs were bought.

17. I can't go without you do.

NOTE.—Avoid using without as a conjunction.

18. He was real sick, but not exactly dangerous.

19. So soon as I said my say, I struck out for home.

20. I am afraid I cannot spare the money to-day.

21. I could do a lot better if I had a new machine like Joe.

22. We rode over in a horse and buggy.

23. We are to have company for supper.

NOTE.—This remark was not made by a cannibal.

24. He asked me to go and fetch him a morning paper.

25. We are going to go to-day.

26. He hadn't ought to stand for it; if I was him I would look out for my rights.

Misused Words.

In many of the following sentences, there are from two to four misused words. Try to find all of them:

1. I recollect the date; it was June 1, 1913. I am certain of this, although I am generally liable to forget dates.

2. Do you know how soon it will be before you go to St. Louis again?

3. I was stopping at the Palmer House before the accident transpired.

4. At that school, every girl has got to take a two hours' dictation a day.

5. Each dog has his day.

6. He is now quite a musician and thinks of adopting music as an avocation.

7. We talked as much as an hour, and he did not seem as mad at us as he did at the Brown Company.

8. You had better fetch your umbrella along; it is apt to rain.

9. His account was partially settled last month.

10. We have hardly enough paper to do us till Saturday.

11. The book abounds in errors, and we have been able to sell but a small portion of the invoice.

12. He was not adapted for selling goods and in this regard I had the advantage of him.

13. You need solicit us no farther; our answer is definite.

14. We have plenty of this brand for present orders, but our supply is not adequate for the demand that will come with the opening of the season.

15. Your conduct has antagonized our patrons, and we feel that such acts are not becoming of you.

16. One party left us because he thought the business is not a healthy one, but, of course, that is a mistake.

17. He stated that he had been acquitted from all blame in the matter.

18. I thought when I bought the new feeder that it would prove a good proposition, but the machine is not a success.

19. About an hour ago he was killed dead by an accident.

20. I was sick with pneumonia for quite a while.

21. They have got a neostyle in the office, but I am still awkward at using it.

22. You will have exceptionable opportunities for proving yourself a success.

23. I will be very pleased to meet you.

24. You had ought to be more careful in directing the envelopes.

25. He sent a postal asking for a raise in salary.

26. I greatly appreciated that ride to the beach; your new carriage is indeed fine.

27. Our statement was confirmed with the evidence given by two of the witnesses.

28. He died with heart disease most a year ago.

29. He is an enemy to our house, and I am bound to beat him in that territory, if possible.

30. The kind of letters you write are calculated to antagonize our best patrons.

31. As we thought there was no necessity of our being in a hurry, we stopped at the park a while and listened at the music.

32. I parted with him about two o'clock, and took a trolley for Boston.

33. You can transcribe this letter now, and I shall dictate the other one later.

34. He seemed to feel some resentment at me, but did not charge me with neglect for my duties.

35. I expect he has been tampering among the records and I calculate to watch him from now on.

36. We were delighted at the work of the new machine; it is certainly hard to beat.

37. He claims that we have a prejudice toward him, but this is not right; we have treated him the same as others.

38. The profits for this work aren't large.

39. We consider that you had ought to be satisfied with what you have already got.

40. We beg, herewith, to advise you that your shipment of June 1 is at hand.

41. We are gratified to be able to state that your conduct has been abundantly satisfactory.

42. Can I speak to you a few minutes about a business deal?

43. He footed the bill and I have got the money from him. Please find a check for the amount enclosed.

44. You have got to quit giving such big discounts. The house won't stand for it.

45. He was raised in Maine and is well posted in the lumber business.

46. There has been a general raise in prices, and I prophesy that they will go higher yet.

47. He was sick with nervous prostration for a while, but has absolutely recovered.

48. We consummated the deal to-day, and I am sure it is a good proposition for us.

49. We are anticipating a large trade this winter.

50. The abominable weather has prevented me making more than two or three towns this week, but I anticipate a better record for next week.

51. Our house usually donates abundantly to all benevolent propositions.

Letter-Writing Exercises.

Write the letters called for in the following exercises (using pen or typewriter, as your teacher may direct), address the required envelopes, and prepare and insert all necessary enclosures. Do not seal the envelopes unless so directed by your teacher.

Answer any three of the following advertisements:

1. WANTED. A competent young lady with fair education to act as office assistant. Person with some knowledge of bookkeeping preferred. Answer in own handwriting. Maxwell Printing Co., Times Office.

2. A BRIGHT YOUNG MAN can earn a good salary selling our specialties. Plenty of good territory. Must be a hustler. Address, McB. & C., Tribune.

3. STENOGRAPHER WANTED. Experienced lady or gentleman. Good salary to thoroughly competent person. Address, giving references and experience, Hannibal & Sons, 156 State St., Chicago.

4. WANTED. A competent bookkeeper to take charge of the books in a manufacturing business. Must understand latest methods and corporation accounting. Mention references and experience. Address, C. P. A., Herald Office.

5. SHIPPING CLERK WANTED. Must be a ready penman and familiar with express and railroad business. Young man preferred. Salary \$20 per week. Address in own handwriting, giving particulars as to qualifications and experience, The Beeler Co., 175 W. Madison St.

6. WANTED—SALES LADY. Permanent position with chance for advancement. Must have fair education and pleasing address. Person with home in city preferred. Address at once, Harkwood, Times Office.

7. Write a general letter of recommendation for a friend who wants a position as bookkeeper.

8. Write a formal invitation to an evening party, an answer to the same, and a "regret."

9. Write to Chas. S. Weaver, Supt. of Schools, Haverhill, Ohio, applying for a posi-

tion as teacher in Grade 4. Give all necessary particulars as to your qualifications.

10. Write to a friend in Bloomington, Ill., inquiring as to the demand for stenographers in that city, salaries paid, cost of living, etc.

11. C. W. Marvin has sent you a postoffice money order for \$29.75 in payment for an invoice of goods recently purchased. Write letter of acknowledgment, enclosing receipt.

12. Write a letter politely calling attention to an overdue account. Supply names, dates, amount, etc.

13. An agent who has been selling goods for you on commission has failed to make his reports promptly. Write a letter requesting an immediate settlement.

14. Order from Lyon & Healy, 178 Washburn Ave., Chicago, a Washburn mandolin, catalog number 1113½, price \$15.75. Have the instrument sent by American Express and enclose Chicago draft in payment. (Use slip of paper suitable size for enclosure.)

15. A friend of yours has received an appointment to enter the U. S. Military academy at West Point. Write him a letter of congratulation.

16. A business acquaintance has lost his store and stock of goods by fire. Write a suitable letter expressing your regret at the occurrence and your hope that he may soon be established in business again.

17. Write a letter to a delinquent debtor, demanding payment and saying that you will appeal to the courts unless the account is adjusted at once.

18. Answer the letter called for in the previous exercise, enclosing a check for the amount, and make a suitable explanation for the delay in settlement.

19. Write to the Emerson Publishing Co., St. Paul, Minn. ordering the following goods:

45	Strong's Arithmetics,	
25	Harper's El. Bookkeeping,	
50	Main's Shorthand Manuals,	
3	Reams Letter Paper—Cat. No. 121,	
25	Check-Books—	“ “ 214,
25	Note-Books—	“ “ 175.

Enclose order-sheet giving your shipping address, freight route, etc.

Say that you will remit for goods on their arrival.

20. Write a telegram of not more than ten words, stopping the shipment of the foregoing order and saying that a letter giving particulars will follow.

21. Write to the Emerson Publishing Co. informing them that owing to a fire that partially destroyed your school and equipment, it is necessary to close the school temporarily and that the goods will not be needed at present.

22. Write a letter for the Emerson Publishing Co. in answer to your last letter, acknowledging the receipt of your telegram and letter, but saying that the books had been shipped before the telegram was received. Say that the goods may be kept and paid for when needed, or returned, as you may think best.

23. The proprietor of a fruit and candy store offers a prize of ten pounds of choice candy for the best advertisement of their business for display in the local street car. Compete for this prize, enclosing your advertisement, with a suitable letter addressed to the firm.

24. Write a letter for publication in a local paper, advocating the establishment of a public reading-room and library.

25. Write a letter to the Secretary of the U. S. Civil Service Commission, Washington, D. C., asking for information as to the examination of applicants for positions as government stenographers.



INDEX

	Page		Page
Abbreviations	94, 125-126	Gender	18
Acceptance of Invitations	105	General Review	129-134
Address	68		
Adjectives	12, 30-33	Heading of Manuscripts	4
Adverbs	12, 30-33	Heading of a Letter	68
Advertising	112-113	Hints for Stenographers	119-124
Ambiguity	62	Hyphenated Words	47-48
Antecedent	18	Improper Verbs	45
Attribute Complement	11	Indentation for Envelopes	123-124
Auxiliary Verbs	20	Indentation for Letters	121-122
Auxiliaries, Misuse of	25	Independent Elements	13
		Inflection	15
Bank Drafts	118	Interrogatives	34
Bare Subject and Predicate	10	Inverted Elements	58
Big Words	52-54	Invitations	105
Bills of Exchange	118	Irregular Verbs	24
Brevity	64, 111		
Business Letters, Parts of	68	Letters, Abusive	97
		Letters, Acknowledgments	98
Cant Terms	91	Letters, Applications for Positions	100
Capitalizing	54-56	Letters, Condolence	107
Cashier's Checks	118	Letters, Confidential	96
Checks, Personal, Use of	114	Letters, Congratulation	106
Classes of Business Letters	98-105	Letters, Containing Business and Social Matters	97
Clauses	33	Letters, Credit	118
Clauses, Restrictive and Non-Restrictive	58	Letters, Definiteness and Brevity	97
Clearness	62-63	Letters, Disposal of	95
Closing	74	Letters, Dunning	102
Colloquialisms	37, 89	Letters, Formal	105
Commas, General Rule for Use of	59	Letters, Friendship	107
Commas, Use of	58, 59, 60	Letters, Introduction	103
Comparison	30-31	Letters, Ordering Goods	99
Complements	11-12	Letters, Parts and Forms	67-76
Compound Subjects	23	Letters for Publication	110-112
Confidential Letters	96	Letters, Recommendation	104
Conjunctions, Errors in Use of	35-36	Letters, Requesting Favors	103
Connectives	33-34	Letters, Requesting Information	101
Copula	11	Letters, Responses to Advertisements	100
Copulative Verbs	11	Letters, Social	105
Copying	96	Letters, Soliciting Trade	101
Correct Expressions, Qualities of	54-66	Letters, Typewritten	121-122
		Letter-Writing, Hints and Cautions	94-98
Dates, Specifying	94		
Diacritical Marks	38	Mail Matter, Classes of	85-86
Dictation, Suggestions Regarding	120	Mail Matter, Preparation of	87
Diction	36	Mailable Matter, Reference List of	87-88
Dictionary, Use of	38	Margin	121
Domestic Mail Matter	85	Margin for Manuscripts	4
Drop Letters	86	Marking Papers	5, 6, 7
Dunning Letters	102	Measures, Wide and Narrow	92-94
		Misused Adjectives and Adverbs	45-48
Elements of the Sentence	13	Misused Nouns	39-41
Enclosures	81-85	Misused Prepositions	49-52
Envelopes	76-80	Misused Verbs	42-45
Envelopes, Placing Letter in Right One	95	Misused Words	39-52
Essential Elements	13	Mode and Tense Forms	21
Erasures	94	Model Closings	75
		Model Openings	71-73
Figures and Abbreviations	94	Model Letters, Construction of	89-90
Filing	96	Model Letter, Pen-Written	70
Folding	81	Model Letter, Typewritten	69, 122
Folding, Cuts Illustrating	82-84	Modifiers, Classes of	10
Force	64-66	Money, Substitutes for	113
Forethought	4	Money Orders, Express	115
Forms of the Verbs	20	Money Orders, Form of	115
		Money Orders, Postal	114

	Page		Page
Neatness	4	Relative Pronouns	34
Needless Words	65	Remittances	114
Negatives	32-33		
Note Books	119-120	Salutation	71, 127-129
Nouns, Inflection of	15-18	Second Sheet, When Required	122
Nouns, Misuse of	39-41	Sentence	9-10
Number	15-16	Sentences, Structure and Elements.....	9-14
		Shall and Will	25
Object Complement	12	Should and Would	26
Omission of Verbs	28	Signature	74
		Spelling Rules	20-21
Paging	95	Stamps, When to Enclose.....	95
Paper for Letters	67	Stationery for Business Letters.....	120
Paper, Writing on Both Sides of.....	95	Stenographer's Equipment	119-120
Paragraphing	91-92	Stenographers, Suggestions, etc.....	119-124
Parcel Post	86	Superscription	80
Participles	20	Superscriptions, Model Pen-Written Forms.....	77-79
Parts of Speech, Brief Consideration.....	5	Superscriptions, Typewritten	122-124
Payments and Remittances	113-119		
Penmanship	68	Telegrams, Rules Relating to	108
Pen or Pencil	120	Telegraphing	107-109
Personal Checks, Use of.....	114	Telegraph Orders	115
Phrases	13	Telephones	109-110
Position of Elements	63	Tense	20
Possessives	17-18	Titles and Salutations	127-129
Postage and Mailing	85-88	Transcription	121
Postal Cards, Use of	96	Transitive Verbs	12, 24
Postscripts	97	Typewriting, Suggestions, etc.....	119-124
Prepositions	49-52		
Prepositional Phrase	13	Unmailable Matter	87
Promptness in Answering Letters.....	96		
Pronouns	14, 18-19	Verbals	27-28
Pronouns, Agreement of	19	Verbal Phrase	13
Publishers' Mailing Rates	86	Verb Forms	20
Punctuation	56-62	Verbs and Verbals	19-30
Punctuation, Intermediate	58	Verbs, Agreement of	22
Punctuation, Terminal	57	Verbs, Misuse of	42-45
Punctuation Marks	57	Verbs and Adjectives Misused for Nouns.....	41
Punctuation Marks, Special Use of.....	60-61		
		Words of Courtesy	74
Registered Letters	115	Word Study	37-38
Regrets	105	Written Exercises, Preparation of.....	4

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